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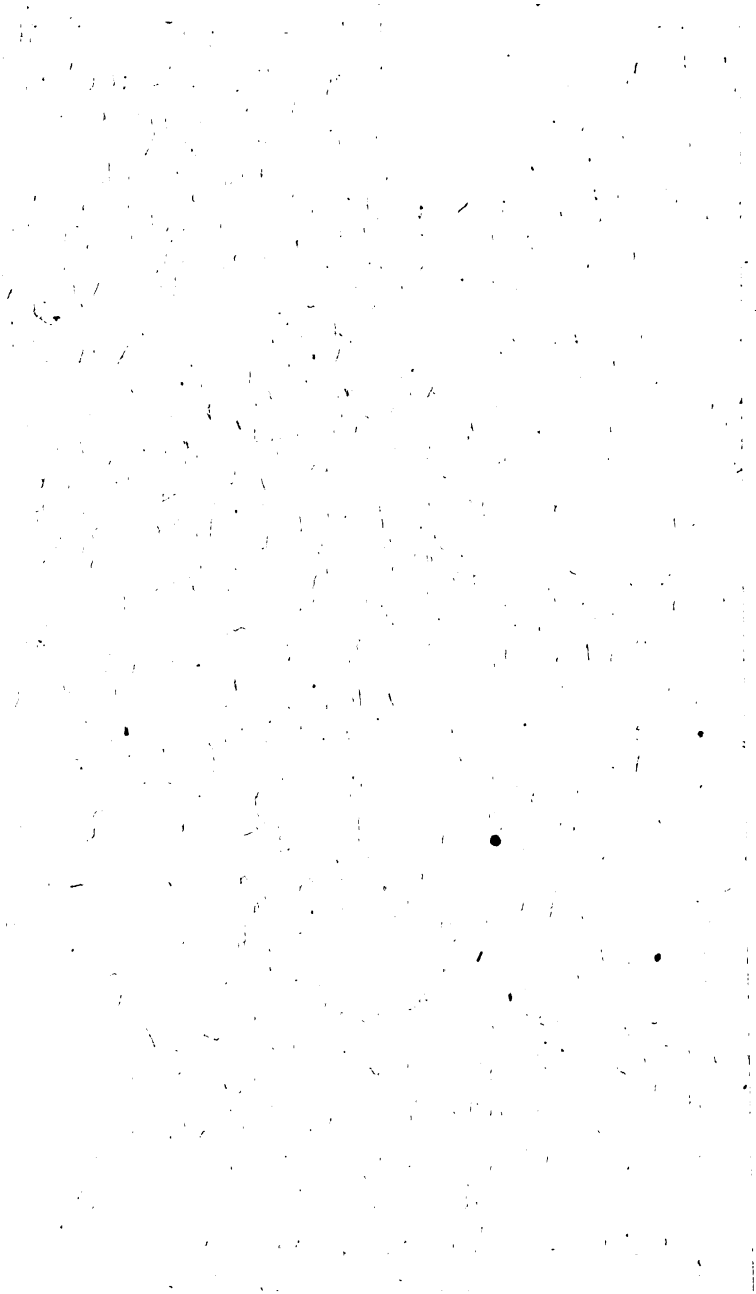

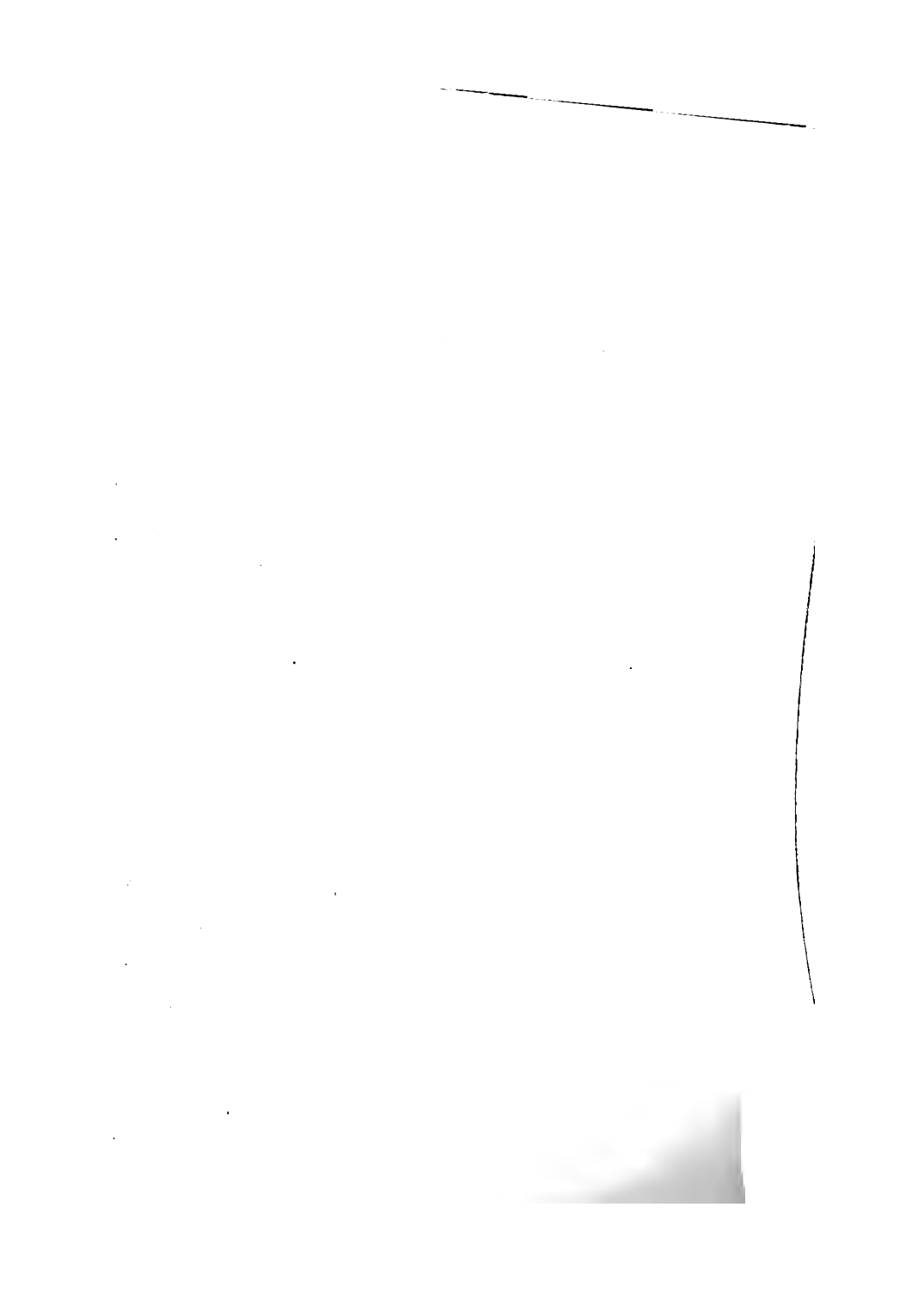

MARGARET BYNG

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OF NEW YORK

BY

F. C. PHILIPS

AUTHOR OF "AS IN A LOOKING GLASS," "YOUNG MR. AINSLIE'S COURTSHIP," ETC.

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MARGARET BYNG.

CHAPTER I.

THE MAN IN POSSESSION.

It was a smart little house enough in South Street, Park Lane, but somehow or other it had an uncared-for appearance. The day was one of those dingy days that dwellers in London may expect towards the close of November. A curious-looking man, whose occupation could never have been guessed save by the initiated, but who seemed a sort of combination of prize-fighter, ex-policeman, and Eastend potman, knocked at the door. He himself was dressed warmly and substantially enough, and wore a thick top coat of Irish frieze calculated to defy any weather, but the unhappy-looking little man who followed at his heels, and now and again gazed up submissively into his face, was wretchedly clad in thin and tattered

garments, and indeed was as miserable an object as could well be imagined.

The burly man not receiving any answer knocked still louder, and as that seemed to produce no effect, louder still; and then he rang the bell so violently that he nearly wrenched the handle off. At last a maid servant appeared at the door and enquired his business.

"Is Mr. Byng at home?" asked the burly man.

"No, he ain't."

"When do you expect him?"

"Don't know."

"Is your mistress in?"

"No."

"Well, I shall have to see some one. I am the officer of the Sheriff of Middlesex, and I've got a warrant for a hundred and eighty-two pounds thirteen shillings and sixpence, and if it ain't paid I shall have to leave a man here. Come in Gutteridge," he said, calling to his companion. The unhappy-looking Gutteridge shuffled into the hall and stood by the great man's side.

"Well, here's a go," said the servant. "Perhaps after all I shall be able to find missus."

"Yes, I thought you would," said Mr.

Braddick, for that was the sheriff officer's name, "and look sharp, there's a good girl, time's money with me."

A few minutes later Mr. Braddick was shown into the drawing-room, where he found the lady of the house.

Mrs. Byng was quite young, apparently about twenty-five years old. She was singularly beautiful; her worst enemy would have been bound to admit as much. She had magnificent chestnut hair, violet eyes of peculiar lustre, a perfect nose, and if her mouth were perhaps a little too wide, in shape it resembled the ace of hearts, and when opened disclosed pearly teeth. It was, however, a somewhat determined mouth, and a judge of character looking at its owner would have said that she was a woman who, once having put her hand to the plough, for good or evil, was not likely to turn back. For the rest, Mrs. Byng appeared weary and ill and worried, and considering her present circumstances, this was not altogether remarkable.

"What's this?" she asked. "An execution, I suppose?"

"Yes, ma'am, that's about it. It's at the suit of Madame Eugenie. A hundred and eighty-two pound odd. Do you wish to pay it?"

"No, I cannot pay it," she said. "I must telegraph to my husband."

"Very well, ma'am, then I must leave my man here. You'll find him a very quiet, decent chap, who wouldn't hurt a fly, and, as long as he's properly treated, he'll keep himself out of the way. We always uses him when we can for jobs like this. You're very lucky to get Gutteridge. We've got one or two men at the office who are puffick blackguards."

"Is that all?" said the lady wearily.

"Yes, ma'am, that's all as far as I know. But if Mr Byng'll go up to Mr. Ezekiel's in Chancery Lane, he'll find him a very nice gentleman, and there'll be no difficulty in settling the matter. If Mr. Byng hasn't got the money handy,—and I know that many of you swell folks are short at times,—Mr. Ezekiel will be able to get it for him. He's a very kind-hearted gentleman is Mr. Ezekiel, and I'm sure'll do anything to help a gentleman, let alone a lady like you," he added gallantly, gazing with undisguised admiration at Mrs. Byng's charms.

"Well, if that's all, I'll say good-day," said Mrs. Byng. "Perhaps you will ask your man to go into the kitchen."

"Cert'nly ma'am, cert'nly," said Mr. Brad-

dick, who still lingered on the threshold, probably in the hope of receiving a douceur. But if this was the case he was disappointed, and soon afterwards he took his departure, leaving Mr Gutteridge master of the situation.

Mr. Braddick had not been guilty of exaggeration when he told Mrs. Byng that she was fortunate as to the disposition of the visitor who had thus been thrust upon her. Unhappily for those who are in pecuniary difficulties, men in possession are not, as a rule, of an accommodating or even an ordinarily civil disposition. No one would take to the occupation if he were fit for anything else or could get anything else to do; and the sheriff's officer, consequently, cannot afford to be too nice in the choice of the gentleman who follows at his heels. The man in possession is very often a soldier or a police-officer who has been dismissed the service for misconduct. A man of this kind at once proceeds to establish a reign of terror — requiring food and drink at unreasonable hours, smoking filthy tobacco, and doing everything that suggests itself to his evil mind as likely to give annoyance. There is nothing to be done with a ruffian of this kind except to bribe him. His

victims have too much upon their hands to formulate complaints or collect evidence in support of them, and would get but little redress if they entered upon the task. The only real remedy is to bring the fellow before a police magistrate, and, apart altogether from the miserable publicity of such an investigation, it is exactly what the offender himself would probably welcome. He would pay his fine or undergo his short term of imprisonment, and be at once marked out for future employment in his calling as a smart man for an awkward case.

Mr. Gutteridge, however, was of an entirely different type; he was a sort of pensioner of Mr. Ezekiel, and obtained his position through that official's wife. The very sight of him was depressing. He always suffered from asthma, or chronic cold in the head, or something or other that made him physically unpleasant. His infirmities were aggravated by his garrulity. If he received the least encouragement, he used to press upon the mistress of the household what he himself intended as consolation and advice. He drank tea inordinately. But he ate little, and was easily conciliated by any courtesy which showed him that he was regarded as an ordinary Christian. When

he was not coughing or sniffing he was usually asleep. It was difficult to conjecture what he might have been. He was clearly respectable, and had probably failed in some small business or calling from want of health, or energy, or both. He will probably end in the workhouse, while his bullying or extortionate brother-officer is almost certain to retire in a few years as the fortunate proprietor of a beer shop. But, when all is said and done, the sheriff's officer and his subordinates are, at their worst, men of honour, courtesy, and even kindliness compared with the gentlemen who represent that legal instrument of torture, the bill of sale, in the various stages from its preparation and signature down to the almost inevitable conclusion of wreck, pillage, and, too often, downright theft.

The door had scarcely closed on Mr. Braddick before there was another ring at the bell, and in a few moments a gentleman of the name of Sharker was ushered in. Now, Mr. Sharker was a tenth-rate money lender whose loans were, as a rule, secured by that terrible instrument known as a bill of sale, and Mr. Byng, having nothing else upon which he could raise money, had recently effected a loan with Mr. Sharker upon

the security of the furniture at South Street. Needless to add, the instalments had not been punctually paid, and Mr. Sharker called on this occasion, determined, as he had told his chief clerk and trusty lieutenant, while the gentleman in question was helping him on with his coat, that he would have his money from those Byngs, or know the reason why.

"Sit down, Mr. Sharker, if you please," said Mrs. Byng. The money lender did as he was asked, glancing round the room at the same time, apparently unable to conceal his anxiety as to whether any of the goods had been removed or not.

"I can guess the object of your visit, Mr. Sharker," said Mrs. Byng. "You have called for the overdue instalments on your bill of sale."

"Yes," replied Sharker, brusquely, "that's what I've come about, ma'am. I'm very angry with Mr. Byng, very angry indeed. He has always been in arrears from the very first; I've treated him like a gentleman, and that's more than he's done me, humbugging me with a lot of promises that have never been kept. I don't understand such ways."

"Well, Mr. Sharker," said Mrs. Byng,

"I can only say I am very sorry. It is not my fault."

"I don't say it is, ma'am. But it's nothing to do with me whose fault it is; that don't concern me. What does concern me is that I don't get my money, and I've come to give my ultimatum. If those overdue instalments ain't paid by twelve o'clock to-morrow, I shall put the bill of sale in force and send my man down to cart away the goods."

"You surely won't do that, Mr. Sharker," said Mrs. Byng.

"I shall, ma'am, and you'll be good enough to tell Mr. Byng so."

"But we have paid you very heavy interest, Mr. Sharker, surely you will wait a little longer."

"I don't call it heavy interest, ma'am," said Sharker, "especially when one don't get it."

"Well, I call it heavy interest, Mr. Sharker. You lent us a hundred and fifty pounds, and we had to give you a bill of sale for three hundred and twenty."

"Well, that's only a fair rate of interest," said Sharker.

"It is over a hundred per cent."

"I don't know what per cent. it is ma'am. I don't count per cents. I've no doubt it

comes to a good bit with the expenses of preparing the documents and one thing and another. Of course it mounts up."

"Yes, Mr. Sharker, it does mount up, and I think that, under the circumstances, you ought not to be so hard upon us."

"I have not been hard upon you," said Sharker. "I have let you do just as you like with me."

"Well, I don't know about that, Mr. Sharker. I fancy it is the other way; I think you have done just as you liked with us. In your advertisement you profess to lend money at five per cent. without publicity, and you said that no security was required. Now you have charged us more than a hundred per cent., you have taken a bill of sale and registered it, so that there has been every publicity; and, as for lending the money without security, you have had the security of this furniture which you now say you are going to take away."

"Well, ma'am," said Sharker, "I didn't come here to argue with you or with any body else. I've got my legal rights and I intend to enforce them."

"Surely you will give us another week or so?" said Mrs. Byng.

"Not another day, ma'am—not another

hour after twelve o'clock to morrow. I said I'd come to give my ultimatum, and that's what it is, so now good day."

"Good day, Mr. Sharker. I daresay my husband will be with you before the hour you mention."

"Very well, ma'am," said Sharker, "but mind it's no use his coming without the money. Fine words and promises don't keep my office open, and that's about all I have had from Mr. Byng up to now. So if he don't bring the money with him he may save himself the trouble of calling. Be good enough to tell him that. Good day." And thereupon Mr. Sharker took his departure.

"Well," thought Mrs. Byng, "this is the climax. I don't suppose Hubert will get the money from his father, but even if he does, what's the use of paying Eugenie, especially if this infernal wretch is in a position to strip the place a few hours afterwards. And we can no more pay his instalments than we can fly. Then there are the taxes. The collector is a very civil man, but he says that he will get into trouble himself if they are not paid immediately. Then there is the rent nearly two quarters over due. We shall never be able to get through it all. What on earth will become of us?"

A few moments afterwards Mrs. Byng summoned the maid-servant.

"I hope that man is behaving himself down stairs."

"Lor' bless you, yes, ma'am. He seems a civil spoken, quiet person enough."

"Well, make him as comfortable as you can in the kitchen, and bring me a sheet of paper and an envelope."

Then she wrote:—

"DEAR H——

"Eugenie has just issued execution for one hundred and eighty-two pounds, and a horrid man has been left in possession. For God's sake go to your father immediately and get the money. If Sharker, the bill of sale man, hears of this he will sell us up without mercy. I am certain your father will help us if you only press him sufficiently. Come back here the moment you have any news.

"Yours,

"MAGGIE."

Mrs. Byng addressed the letter to Hubert Byng, Phœnix Club, Park Place, St. James's, and handing it to the maid, bade her send it there by a commissionaire with all possible speed.

CHAPTER II.

THE BYNG MENAGE.

On that cold foggy evening, in the drawing-room which had evidently known smart days, but which was now shabby and undusted, and before the fire, was the crouching figure of Mrs. Byng, carefully keeping it alight by feeding it with small pieces of coal, which she placed on it tenderly, as though they had been bits of gold.

It was a miserable fire, and gave but little warmth, and the only other light in the room was a solitary candle which seemed ashamed of being there all by itself.

When Mrs. Byng had finished attending to the fire, she got up and took a cigarette from the mantelpiece, and seating herself as near the fender as possible, she proceeded to smoke with an air of weary resignation and martyrdom.

Occasionally she glanced round the roo

with an indifferent look as if she were vaguely searching for a book or a newspaper, but if so, she was too lazy to get up and fetch it, so she continued by the fireside warming her feet and puffing up columns of smoke to the ceiling, while a sarcastic smile played about her lips.

Mrs. Byng had now reached what she considered the lowest stage of poverty. She had never been rich at any period of her life, but until the last few days she had not known what it was to want for food, or to have an unpleasant visitor in the house in the shape of a man in possession. The only daughter of a colonel in the army, she had been much spoilt as a child. Her mother had died while she was quite a baby, and thus it was that she had never known any but a father's love. Colonel Heathcote was a gentleman of refined and extravagant tastes, but unfortunately he had no money with which to gratify them, and his daughter grew up in an atmosphere of debts and duns which hardened her character and made her wilful and reckless. Now her father had one ambition, and that was to see her marry a wealthy man who would extricate them from their financial difficulties, but his daughter was not far-seeing and cared not whom she

married so long as she could lead a new life far away from the perpetual pinching and screwing and hopeless endeavour to make both ends meet—a task as herculean as that of successfully performing a similar experiment with parallel lines.

When Margaret Heathcote came out, her father left the army and took her abroad, hoping that the competition in the matrimonial market on the Continent was not so keen as in England. They visited many watering places, all of which they left without paying their bills, and Margaret was getting thoroughly sick of it. Plenty of men admired her, for she was a fine handsome girl, but none of them offered to marry her. It was well understood that she had no money, and foreigners are not given to marrying portionless daughters of retired English colonels. Before very long the poor girl got weary of it all, and often begged her father to take her back to England, but the old gentleman had so many pressing debts there, and moreover, had become involved in a somewhat unpleasant dispute with the authorities at the Bankruptcy Court—who since Mr. Chamberlain's beneficent Act are not prone to exercise such tenderness towards unhappy debtors as they were wont to do

before the passing of that measure—that he preferred to remain on the safe side of the Channel.

It was at Spa that the Heathcotes met Hubert Byng, who was by way of taking the waters there, but who indulged far more largely in baccarat and ecarté. This young gentleman fell in love with Margaret at once, and she with him. Her love was not, perhaps, very idealistic or passionate, but, as we have said, she longed to change her life, and the man who could enable her to do so was worthy of everlasting gratitude and affection. The worst of it was, however, Hubert Byng had no fortune to offer with his hand. He told her that he would marry her at once if she liked, but that they would have very little to live upon. "For," said he, "I am the younger son of a younger son, and my father only allows me two hundred a year. Whether he would increase it or not if I married you is more than problematical; in my judgment he would do nothing of the kind, for he would be certain to be furious at the marriage. He has always impressed upon me the necessity of marrying a girl with money. However, I will do exactly what you like."

Margaret said she did not care; she was

accustomed to poverty, and would willingly share it with him. She could be quite happy on two hundred a year, and his relations would probably get him some appointment, which would increase their income.

Colonel Heathcote, however, did not view the proposal in this romantic light. After his daughter had broached it to him he sternly forbade her ever to speak of it again, and threatened to leave Spa at once if ever she exchanged another word with Mr. Byng.

But the lovers took the law into their own hands and left Spa together before the father's threatened departure could take place. They were quietly married at Brussels, and then wrote to their respective parents for assistance and forgiveness

Colonel Heathcote never forgave his daughter. As we have said, it had been his one ambition that she should make a brilliant marriage, and he was wofully disappointed when he found that she had rendered this event impossible.

The Byngs were more charitable. Hubert's father wrote to his cousin, the Earl of Combere, and begged him to do something for his son The result was, that before long the young man obtained a secretaryship to a London club, worth four hundred a year.

This, with the two hundred allowed him by his father, made the young people consider themselves rich, and they furnished a small house in South Street, and settled down to enjoy life. But Hubert was unfortunately fond of gambling, and soon made his appearance at a West End baccarat club, and, having become a regular habitué of it, he neglected his duties at his own club, with the result that, after frequent warnings from the committee, he finally lost his secretaryship. Still he did not mind that. His luck had been very good, and he was rather pleased to be able to lie in bed half the day when he had been sitting up all night playing cards.

Mrs. Byng was very happy in those days, and gave pleasant little dinner-parties, and went a good deal into society. Her husband won large sums, and they had every luxury they could wish for. Everybody liked her, and most people pitied her; they thought that she was very much neglected by her husband, and that it was a shame she should be left so much alone, while he spent his time in gambling. Margaret laughed in her sleeve at the commiseration she excited. She knew that it was to earn their daily bread that Hubert gambled, and she was very

pleased to think that he possessed such a never failing source of income. They existed thus for about two years, and then Hubert's luck deserted him, and it did not take him long to lose back the large sums he had won. Still they continued to hope that he might have another "run," but the "run" did not come, and they were obliged to live on credit. This they managed to do very successfully for a year, and then tradespeople began to get doubtful and clamorous, servants became abusive and left whenever they chose to do so, and Margaret felt that she had got back to an existence which painfully resembled her old life with her father.

For a time Hubert utilised his friends for small loans varying from five to one hundred pounds, but he had now exhausted them all and there was not a single individual from whom he could borrow a shilling. Then, too, he was a defaulter at Tattersall's, and his name had been posted at both the clubs to which he belonged. There was, as we have seen, a bill of sale on the furniture, given to that amiable gentleman Mr. Sharker, who had a pleasing way of taking the bed from under his clients—as he was accustomed to call the flies that found their way into his web—if they should

happen to make default in any of the instalments they had agreed to pay, and, to complete the situation, his wife's jewellery was being taken care of by an eminent pawnbroker.

Mrs. Byng, it must be admitted, had done nothing to ameliorate the position or avert the impending crash. She had always been wildly extravagant, and had spent the money as fast as her husband had won it. Her dressmaker's bills had been outrageous, but Hubert had never minded giving her the money to pay them when he had it, but now that there was none to give he objected to being worried by these gentry and threatened with "proceedings." There was a lady in Bond Street of the name of Eugenie to whom Mrs. Byng owed over one hundred and fifty pounds for bonnets and various other little trifles, and Madame Eugenie, seeing that there was no chance of having her bill paid, had issued a writ, obtained a judgment, and, as we have seen, put in an execution. The Byngs were then at their last gasp, and it was under these circumstances that Margaret Byng wrote to her husband begging him to see his father and to try and wring the money from him with which to pay out the sheriff.

Margaret was momentarily expecting her husband's return, and she had scarcely smoked a couple of cigarettes before he suddenly made his appearance.

CHAPTER III.

LET US SEPARATE.

THE greeting between husband and wife was not an affectionate one. Margaret had long ceased to love her husband, and he inwardly cursed his wife for her extravagance and with being the cause of his ruin. Still they were on fairly good terms with each other and rarely came to an open quarrel.

She rose to greet him, and said:

"I am thankful you have arrived; it is quite early."

"It is not early," he said. "It is ten o'clock."

"Is it really!" she answered. "You must excuse my not knowing the time, for there is not a watch or clock in the house."

"Where is your watch?"

She smiled.

"My watch has gone to join the clock. t felt dull by itself."

"You have pawned it?"

"I have. I pawned it yesterday after vainly endeavouring to get credit for my dinner."

"Do you mean to say that all the tradespeople have struck?"

"Every man Jack of them."

"Why, I saw two of them calling this morning."

"Yes, they continue to call, but it is not for orders. It is to have their bills settled."

"The brutes!" said Mr. Byng.

"They are brutes," she acquiesced. "They have never ceased worrying me since you left this morning. 'When were you coming back? Where had you gone to? Did I think you would bring back any money?' &c., &c."

"And what did you say?"

"I said that you had gone to see your relations, but that I very much doubted your bringing back any money. I told them that your family were not given to assisting paupers, and that was what we had become?"

"And were they annoyed?"

"Naturally. They said it was very hard that honest people should have to suff

because they could not get their just demands paid."

"What did you say to that?"

"I told them that we had made unfortunate speculations, and that I considered they charged sufficiently high prices to give long credit."

"And then?"

"Well, notwithstanding my powerful reasoning, the butcher refused to part with a pound of rump steak, and the grocer was equally obdurate about some tea and sugar."

"And so you pawned your watch?"

"Yes. It was the only thing to be done."

"And what about this man in possession?"

"Well, he's in possession still. I need not tell you that there has been no shower of gold down the chimney with which to pay him out. He is enjoying the undisputed society of the cook As you know, she is the sole remnant of our establishment who has cared to stay. As there is nothing for her to cook, I suppose she likes the place, and I daresay she thoroughly appreciates the anecdotes of the old man. I have heard him talking to her ever since he made his appearance."

"Thank God he won't stay here much longer," said Mr. Byng. "I have got the money."

"You don't say so! How much did you get?"

"Two hundred; but it is not a gift, it is only my year's allowance in advance."

"And what are we to live upon when we have paid the man?"

"Our wits, I suppose. Can you suggest anything?"

"I am not going to depend on your wits for my daily bread for a whole year. Surely your father will allow you something?"

"Not a penny. The fact is he cannot; he really has not got it."

"Then what are we to do?"

"Work, I suppose."

"What nonsense! How can we work? You have no appointment, and you scarcely expect me to go out as a daily governess, do you?"

"I expect nothing from you except damned extravagance," said her husband crossly. "I thought you would have been pleased at my getting the money and being able to turn the man out."

"What is the good of this house if we have no servants, and nothing to eat?'

she said. "The old man might just as well stay."

"But we shall be sold up."

"We shall be sold up in any case when the bill of sale man hears about this. He came this morning about the interest, and I told him we would send to him to-morrow, and he gave me distinctly to understand that if the overdue instalments were not paid he should put the bill of sale in force."

"I had forgotten that."

"You seem to have forgotten a great many things. Oh, why, why did I ever marry you?"

"No one regrets the marriage more than I do. You have been a perfect curse to me."

"Thanks. You seem to forget that when I married you I had a home; now, there is every probability of my being thrown on the streets."

"You can go back to your father."

"I cannot go back to him; he will not speak to me, as you know. I tell you there is nothing for us but the workhouse."

"Why the devil did you run up such bills?"

"I might ask you the same question. Who had the money that was raised on the furniture?"

"What is the good of arguing?"

"None. We shall only lose our tempers and do nothing to improve the situation."

"And you can think of no one from whom we can borrow a little money?"

She laughed outright. "Borrow!" she said. "I am afraid our security is not tempting enough."

"I wish you would not laugh."

"I cannot help it. Your idea of borrowing is so very funny."

"I am sick of the whole thing," he said. "Tell the cook to bring me up some supper."

"Supper! my dear Hubert, are you out of your mind?"

"Do you mean to say there is none?"

"There are no coals."

"Why, then, didn't you get some?"

"I really forgot all about it. Still you must not take me for a millionaire because I have pawned my watch. They only lent me thirty-five shillings on it, and I had to give ten to the cook to prevent her leaving. I feared being compromised if I remained alone in the house with that man downstairs, and I did not fancy having to open the door to chance visitors."

"You're a fool," he said impatiently.

"I am quite aware of that," said Mrs. Byng. "The epithet is not a complimentary one, but

it is particularly appropriate. I was a fool when I ran away with a younger son and imagined that I should lead a life of happiness on love and two hundred a year. The love is dead, and the two hundred a year is so hopelessly encumbered that it can be said to be buried with our affection. Yes, I was a fool when I though that because there are sharp men who make a living on the turf, you might be one of them, and I have always been a fool to think that a hand-to-mouth life like we have led could last for ever. Mine has been a miserable degrading life from the very first. I have been insulted by your friends, who have taken advantage of our poverty to pester me with their attentions, and if I have remained an honest woman, it has certainly not been your fault. And now I am called a fool for my pains! Well, we are agreed upon that point; let us agree upon another one. I have a suggestion to make, and I will make it. Let us separate!"

She said the words very coolly, very indifferently, and as if she was putting forward some very commonplace plan.

"Separate!" ejaculated her husband. "What do you mean?"

"Exactly what I say. You have told me that I am a fool, a curse, and have

showered upon me various other complimentary names. I have not said as much to you, but my opinion of you is precisely the same. Perhaps apart we should have better luck, and be able to begin life afresh. Now, my suggestion is this:—Keep the two hundred pounds your father has given you. Let us share it, share it equally, and each go our own way. You may very likely get on better without me, and I shall always be able to manage for myself. What is the good of paying Eugenie? As soon as one debt is paid, hundreds more will crop up. Let us cut the Gordian knot and do a bolt! But not together. You are tired of me: I have no confidence in you. We shall be happier apart, and something tells me that we shall both retrieve our fortunes."

"You speak very calmly of leaving me."

"Because I think it is for the best. Let us make a solemn compact not to molest each other for one whole year, and, if at the end of that time we long for each other's society, we can join forces again. Do you agree?"

Hubert hesitated. He had often longed for freedom, often cursed the hour in which he had married, and he had but little love for his wife; but her suggestion, nevertheless, annoyed him. He could scarcely believe his

own senses when she spoke so coolly and unemotionally of the separation. They had certainly not been happy together during the last few years, but still he did not altogether fancy the idea of his beautiful young wife drifting out into the world with no settled home or income.

"It is a very mad proposal," he said.

"Never mind its madness," she answered, lighting another cigarette. "Do you accept? That is the point."

"I do not see how you are to get on without any money."

"Never mind that. Let us try it for a year, at all events. I promise you solemnly I will do nothing to dishonour your name in any way."

"How can I be sure?"

"I have never told you a lie in my life, and I never will. You have had perfect faith in me hitherto. You may continue to have it in the future."

"It is a strange idea," he said, "but——"

"It is not a strange idea; it is a very rational one. I have often thought of it, and now that we can each start with a hundred pounds it is a splendid opportunity to carry it out. Give me my share and I will start to-night."

"You are not really serious?"

"I am, perfectly. I am sick to death of this house and all the worry it has brought upon me. I could not face another morning of duns and disappointed faces, and the cook's reproaches, and the man in possession."

"Well, we will try it," he said, after a few seconds' hesitation. "We will separate for a year and see how it works. This day year we will write to each other."

"But not before. Not one line must pass between us."

"And where are we to write to?"

"The Post Office, Charing Cross, will do."

"And you swear you will write?"

"I swear I will, if I am alive."

"Suppose one of us dies?"

"Then we must leave instructions. Besides, we can always write to Martin, the lawyer."

"Then you really mean it?"

"Of course I do. I will go upstairs and pack up my things, and when I come down you must give me the money and I shall be ready to leave."

Mrs. Byng had gained her point, and left the room with a feeling of absolute triumph. Her worries would cease when once away

from her husband, and she would enjoy her freedom and make the most of it. She was so weary of her present life, weary of the ceaseless efforts to keep up appearances on a pitiful income, and weary of her husband's ill-temper and constant reproaches. She had no respect for him, and very little for the marriage tie. She had a Bohemian nature, and longed to live a more adventurous life. Her early education in life with her father had eradicated any principles she might originally have possessed, and she could only think of the joy of being free, of being the absolute mistress of her actions. She had been meditating this separation for some weeks, and was now very glad of the opportunity to carry it out. She determined to go straight to Monte Carlo with her hundred pounds, and leave the rest to fate. She packed up the few dresses she had which were worth taking away, and then she came down and told her husband she was ready to start. Mr. Byng advised her to put off her departure until the morrow, but she was in a feverish state of excitement and declared that she should sleep at an hotel that night, and start for the Continent the next morning.

"Are you going to Paris?" he asked.

"I don't know where I am going," she

answered untruthfully. "But I am not going to remain in England. There is no money to be made in this country except by old City fogies—and I mean to make money."

"I wouldn't mind betting that within three months you apply to me for some," said Hubert.

"It would be a very rash bet," she answered. "You will hear nothing of me for a year."

And then she asked him to give her the money, and he counted her out ten ten-pound notes which she carelessly placed in her bag. She had nothing more to say to him, but they sat there talking for some time, for she was afraid that the man downstairs might make some difficulty about her taking away her box, and she had decided to wait until the old gentleman had gone to bed and was fast asleep. When the house was quite still and she thought she could leave with safety, she and her husband went upstairs, and between them brought down her trunk. They were very careful not to make any noise, and when they got down to the front door Margaret said in a whisper:

"It seems strange to leave one's own house like a thief, and yet that is what I am doing'

And then Hubert went and fetched a four-

wheeler, and she took her departure with the same caution. Not once had she expressed regret. She never for a moment looked round the house at any of her pretty belongings, or seemed in the least affected that they should all be sold, and that she would never see them again. Her only feeling was one of intense relief, and her husband continued to marvel at her coolness. He felt a certain regret at her departure, now that the moment had arrived. They had been very happy together once, and he could not help thinking of the old time when they were all in all to each other. Certainly during the last few years there had been no happiness. Their existence had been a very apt illustration of the proverb, that "when poverty comes in at the door, love flies out at the window."

There had been constant bickerings and reproaches, and Hubert Byng had heartily longed to be free. Well, now he had his desire, and yet he was not quite satisfied.

"You *will* write to me, Maggie?" he said in an imploring whisper.

"This day year I promise that I will do so," she said. "Not before."

"And I suppose you will think of me sometimes?"

"Yes; of course I shall. But let me go. I don't want to be caught by that man."

There was not the least sentiment or affection in her voice; truth to tell her sole anxiety was that her journey should not be hindered.

"Good-bye," said Hubert, as he held her hand across the cab window. "Where shall I tell him to drive to?"

"I will tell him myself," she said. "No, on second thoughts you can tell him to drive to the Charing Cross Hotel. Good-bye."

Hubert gave the instructions, and the four-wheeler started off slowly, and was watched by him until out of sight.

"Was there ever such a strange separation?" he thought, as he re-entered the house, and descended to the kitchen in search of something to eat.

"Was there ever such a divine inspiration?" thought Margaret Byng, as she settled herself comfortably in the cab.

CHAPTER IV.

AT NICE.

In due course of time Mrs. Byng arrived at Nice. She had altered her original idea of staying at Monte Carlo, and had decided to make her first halting-place Nice. Monte Carlo had of late years become exorbitantly dear, and so she determined that she would stay at a quiet hotel at Nice, and go over to the gambling-place whenever she felt inclined. The country was well-known to her. She had often visited the Riviera with her father, and roulette and trente et quarante possessed no mysteries for her. She travelled straight through from London, and, sparing no expense, took the *train de luxe.*

Economy was a thing unknown to her, and she thoroughly realized the fact that the question of a few pounds would make no difference in her future life. When she reached Nice, she drove to a small hotel in the Avenue de la Gare, and engaged a sitting-

room and a bedroom for a month. She felt in high spirits, and full of hope for the future. The climate alone was enough to revive her. The sun shone brightly, the air was clear and crisp, and heavily laden with the scent of roses and lilac, and other flowers sold in the streets, and, above all, she was free to do as she might please. The day after her arrival, she busied herself in decorating her rooms, and making everything look comfortable, and then at last when she felt herself well settled, she made up her mind to go over to Monte Carlo, and try her luck.

She had prepared a neat little excuse in case she should meet any of her friends. The doctors had ordered her abroad suddenly, just as her husband had been given a Government appointment, and thus it was she had been obliged to come alone. The separation was very painful — very painful indeed, but weak lungs must not be played with, and her medical man would brook no opposition to his advice. Then, too, her husband must do his duty, and earn their daily bread. She decided that she could make this little story very plausible and pathetic, and in this frame of mind she started for Monaco, with every feeling of confidence. As it happened, she met no

friends on the first day of her visit to the little Principality, and, after playing with varying luck for nearly the whole afternoon, she returned to Nice a few pounds poorer than when she had left. At that time of year there were not many people at Monte Carlo. The Nice races had not yet commenced, and the crush which comes with that event was still some weeks off.

Of course the rooms were full of the old habitués, and she recognized many haggard, play-worn faces, which she had known well from the days of her girlhood.

The play was not very high, the plungers who come in January not having yet put in an appearance. Truth to tell, Mrs. Byng felt it very dull when once the novelty and excitement of her position had worn off. She was not a bold player and never possessed the courage to leave her money down for a run. She played nervously and in a most uncertain fashion, as is the habit with women, and there was rarely any result after two or three hours' play. Mrs. Byng thoroughly realized the fact that she was not a good player, but still she had not the courage to alter her stakes and play a bold game. It did not take her long to decide that she would

never make her fortune at gambling, and then she began to wonder how she could ever make her fortune.

She knew perfectly well that there were plenty of people at Monte Carlo who existed without means of any sort—people who were content to borrow a louis a day from some lucky gambler and never return it. But that was not the sort of existence to suit her. She would like to make a big "coup" somehow or other, but she was unable to make up her mind how this was to be done. After a time, when she had experienced a series of reverses at roulette and her funds were getting low, she left off playing and contented herself with watching the players. There was a new arrival who was playing very high, and it interested her immensely to watch him. He was a very young man, this new arrival, and played with a wonderful amount of courage Margaret stood near him and saw him rake in piles of notes and gold, and a feeling of envy and despair seized her.

What would she not have given to have been able to play such high stakes, but she felt that her capital was too ridiculously small, and that it would be folly to attempt anything of the kind.

A lady, young and good-looking, occasionally came and spoke to the lucky player, but the lady in question was playing at roulette and only came to the trente et quarante table when she wanted money. The gentleman was devoting all his talents to trente et quarante, and frequently reached the maximum—12,000 francs—and won it. He was not following any system, and was evidently a novice at the game, for he took no interest in the cards as they were dealt out, and merely glanced at the paying croupier to see if he were to be paid or if his money was going to be raked away.

"That is the man I ought to have married," thought Margaret. "A man who has plenty of money, and who is evidently indifferent as to what becomes of it."

The gentleman paid no attention to her; now and then he would look round to see if his wife were within sight, but he took no notice of the little crowd of people who had gathered near him. The lady was a long time at the roulette table, and during her absence her husband continued to win.

Margaret stayed there gloating over the bank-notes that with almost monotonous regularity he kept picking up, and she longed that some of them might find their

way into her pocket. Presently the lady returned and said: "I have won such a lot of money. How have you been getting on?"

And then her husband told her that he had also won, and that he thought they had better leave off for the present. So they walked away, and sat down and lazily counted their winnings. Margaret followed them with her eyes, and saw them carefully folding the thousand-franc notes, and the sight made her sick. "I daresay they don't want them," she said to herself, "and a quarter of what they have won would keep me for a year." She sighed as she turned away and walked up to a roulette table to risk a few five-franc pieces.

CHAPTER V.

THE DORNTONS.

Soon afterwards Mrs. Byng went to dinner at the restaurant of the Hotel de Paris. No one was there whom she knew, there was nothing to cheer her up, and she felt very low and miserable all the evening. Then, too, she was terribly dull and depressed. Why had she not the courage to follow the Englishman's game? There had been long runs of twelve and fourteen, and, had she left her money down, she could easily have won a couple of thousand pounds. Clearly she would never make her fortune at the tables, and then came the important question, how else was it to be done? She could not marry, even if anybody would marry her, and she had no patience to teach children, or go out as a companion.

She had been at Monte Carlo nearly a week, and all that she had done so far was to decrease her capital. These reflections

took away her appetite, and, although she remained a long time at the dinner-table she scarcely ate anything. She strolled across to the casino after dinner, and went into the music-room and listened to the band. The room was half empty, and the few people who were there paid no attention to the splendid band which was conscientiously doing its best to distract their gloomy thoughts. The small audience consisted of gamblers who had no money in their pockets, and naturally were much depressed by that fact.

Margaret Byng was in not quite so sad a plight; she had money, if she cared to play, but she had an uncommon reluctance to risk it. It amused her to see the angry expressions on all these players' faces, and their utter want of appreciation of the music.

The band played some of Strauss' most enchanting valses, and delightful operatic selections, but the audience only looked furious, and Margaret herself was not much enlivened. At ten the last piece of music was played—a rhapsody of Liszt's, full of fire and *entrain*—but the reckless inspiriting music produced no effect upon the penniless listeners, and they strolled out of the room at its conclusion with their hands in their

empty pockets and their eyes cast down on the floor — possibly in the hope that they might catch sight of some stray louis that had been dropped by a lucky speculator.

Margaret walked into the gambling rooms, and proceeded to the table where she saw most people congregated. She found that they were watching the lucky Englishman of the afternoon, and she noticed that he was continuing to win large sums. She played a little herself, and "followed" the lucky man's money, with the result that she left off a winner of about twenty pounds. It was not much, certainly—she ought to have won ten times the amount—but still the result pleased her, and a vague feeling that she might be able to do the same thing every day comforted her.

The rooms, according to regulation, closed at eleven, and Mrs. Byng had barely time to count her winnings before it was necessary to start to catch the Nice train. She strolled down to the station in a better humour than she had been in for a long time, and she selected an empty carriage, hoping to be able to smoke her favourite cigarette on the journey.

The train was just starting, and Margaret had comfortably settled herself, when the

door was violently thrown open and the lucky man and his wife scrambled into the carriage. They were thoroughly out of breath, and sat down and panted before they could say a word. Margaret felt a moment's annoyance at her privacy being disturbed, but this feeling soon gave way to one of satisfaction. She might possibly make their acquaintance, and rich people were always nice to know.

The trio exchanged glances of distrust after the manner of all English people when travelling. Margaret looked at them with cool indifference, and they returned her gaze with an expression of curiosity. There were many ladies who travelled backwards and forwards between Nice and Monte Carlo and had no gentleman to accompany them, but Margaret did not look like one of these, and the Englishman and his wife wondered who she could be, and whether she was there alone. On her side, Mrs. Byng was speculating if they were a newly-married couple and if they were spending their honeymoon at the Riviera. She scrutinized the lady's clothes most minutely, but she decided that they were not sufficiently new to belong to a bride. Her companions sat opposite her and next to each other, and only talked

in whispers, but it was evident that they were very well pleased with their day's work, as their faces both beamed with satisfaction.

Margaret was pondering as to how she should commence a conversation with them, and whether it would be wise of her to do so. She felt curious about them, and she wanted to know if the man had ever played before, and how much he had won. When the train stopped at Monaco the Englishman said:

"I wonder if this is an express train, or whether we are going to stop every five minutes?"

His wife did not reply, and as his question had been spoken aloud with the apparent idea that someone might answer it, Margaret thought that perhaps it might be as well to avail herself of this opportunity of making their acquaintance.

"The train is an express," she said, with a very sweet smile. "It only stops once more—at Villefranche."

"Thank you," said the gentleman. And then there was silence.

Margaret determined to make no further efforts. She had shown her compatriots that she was well-disposed towards them, and would be willing to talk if they cared to

do so. She made up her mind that the next overture must come from them.

And it did come from them, and it came from the wife, who, like all women, could not be silent long. Then, too, she was interested in Margaret's handsome face and striking appearance.

"We nearly missed this train," she said. "We had only one minute at the station."

"It would not have much mattered," said Margaret indifferently. "There is another one in half-an-hour, only it is a slow train."

"I am sorry we did not decide upon staying at Monte Carlo," said the lady. "I find the journey to and fro very tiring."

"Yes, it is," assented Margaret, "if you go every day."

"But you have great temptation to lose if you are on the spot," said the husband. "There is nothing to do at Monte Carlo if you do not play."

"You have been very lucky, have you not?" said Margaret, addressing him.

"Yes, I have won."

"I noticed you playing," she said quietly. "It seemed to me as if you won every time."

"Scarcely that, I think," he answered with a smile.

"Oh! James, you know you have won enormously," said his wife, and then turning to Margaret, "he has won five thousand pounds."

"Really!" said Mrs. Byng. "That is a large sum, especially at this time of year when one rarely sees high play. You must be careful not to lose it back," she added.

"There is no fear of that," he said. "I shall only take over a very small portion of it the next time I go."

Margaret raged within herself to think that hers had not been this colossal luck. Had she persistently followed his game she might have won immense sums. Five thousand pounds! A capital large enough to insure her a decent income for life—an income which would have enabled her to live apart from her husband as long as she thought proper. And then she began to reflect that such luck never came to her; her fate was to be remorselessly followed and tracked by the most overwhelming misfortunes.

Presently the lady asked her if she had been playing, and Margaret thought that

this would be a good opportunity of enlightening them as to her position.

"I only play a little," she said, with a deprecatory smile. "Such sums as you have mentioned are quite unknown to me. I am at Nice for my health, and my husband cannot join me until after Christmas, so I dare not over step my allowance, though I always tell him when I have been to Monte Carlo."

All this sounded true enough in their ears. Their fellow traveller was evidently a lady, and not a professional gambler.

"And don't you find it very dull at Nice?" asked the lady.

"I have so many occupations," answered Mrs. Byng, "that I never have time to find it dull. I write my letters in the morning, I generally pay visits in the afternoon, and it is only rarely that I have an evening free to go to Monte Carlo."

"Do you like gambling?" asked the gentleman.

"I do," said Margaret enthusiastically And this, by-the-way, was about the only true statement that she had yet made. "I love the excitement of it all," she added, "and I even like the smell of the rooms which most people find so disagreeable. It

seems to intoxicate one at once, and make one forget everything except the presence of the roulette table and the trente et quarante."

"You are very frank!" said the husband.

"I am. After all I do no harm. I do not risk any more than I can afford to lose"—this was said with an inward smile—"and I tell my husband of my visits, and he does not disapprove of them. Is this the first time you have been here?" she continued, turning to the wife.

"Yes. We are only here on our way to Rome. The fact is I was recommended to winter abroad, and we decided to spend a few weeks at Nice, on our way to Italy."

"You must have been agreeably surprised at your luck," said Margaret.

"I was rather astonished," said the husband. "I am not lucky generally."

"The money is there to be won," said Margaret. "It only wants a little pluck to win it. It is cowardice that makes the majority of people lose."

"I suppose it is," he answered. "I have none of that at play."

"No. You played very pluckily," said Mrs. Byng. "I envied your coolness."

"Ladies are rarely good players," he said, "and, of course, they do not care to risk much; but I was only playing with the money belonging to the bank. I won as soon as I began, and I left it down. That is the secret of success."

"I advise you to be very careful of your money," said Margaret, after a pause. "Nice is full of thieves, and you had better be very cautious as you get out of the train. I have had so many friends robbed."

"Really!" said the wife. "You quite alarm me. We are staying at the Grand Hotel, and I remember now that there is a notice put up telling you to lock your door at night."

"In a place where people carry large sums of money about with them, thieves are sure to congregate," said her husband.

"Yes. I am staying at the Trois Princes," said Margaret. "It is a very quiet little hotel, but even there I barricade my door every night."

And then she thought what an unnecessary precaution this would be if true She had but a few pounds in her possession, and her jewellery was all at the pawnbroker's.

"Are you nervous?" asked the wife. "I am terribly."

"I am not really nervous," said Mrs. Byng, "but I should not like to be robbed. I never wear any jewellery, or anything of that sort when I go over to Monte Carlo. I even leave my watch at home."

"You are quite right," they assented. And then they thought what a very sensible woman she was.

"The fact is I like to go as plainly dressed as I can. I should have a horror of being remarked in a place like Monte Carlo," she continued.

"We have been quite amused at seeing the gaily-dressed people," said the lady. "We live in the country and very rarely go abroad."

"You look it!" thought Mrs. Byng, and then, aloud, "there is nothing so delightful as the country in England."

"So I think," said the husband, who was an Englishman *pur sang*.

"We live in Derbyshire," said the lady, "and that, as you know, is a very pretty country."

"It is indeed," answered Margaret. And then she added, "my husband's family all come from there. I wonder if you know any of them—the Byngs."

"I know the name quite well," said the

husband, "but they live some distance from us. I used to know the old Lord Combere, but I do not know the present one."

"The present one is my husband's cousin," said Margaret carelessly. "The old one was his uncle. I was very fond of him." As a matter of fact she had never met him in her life.

"How small the world is," said the lady. "Then you are Mrs. Byng."

"Yes," said Margaret, smiling. "And you are——?"

"Our name is Dornton, we live at a place called Barnley Towers, which is close to Derby; so you see we are not very near Combere."

"I used to know one of the Byngs before I was married," said Mr. Dornton, "but I have been so little in London since, that I have lost sight of him. He was a great card player."

Margaret had no doubt that Mr. Dornton was alluding to her husband, and hastened to say so before he could commit himself by remembering unpleasant facts connected with him.

"My husband may have been a great card player," she said, "but he was a very unfortunate one. He lost a large fortune, and

had mine not been settled on me personally, it would probably have gone also."

Then they discussed gambling in all its phases. It was evident that neither of the Dorntons knew anything of the subject, but Margaret agreed with all they said, and listened to them with great interest, and encouraged them to talk about themselves. This is an unfailing plan if you want to ingratiate yourself with people, and at this, as in many other matters of the same sort, Margaret was an adept. And so it was that by the time they had reached Villefranche, the three had become very friendly, and as the train crawled out of the station, Mrs. Byng said:

"Now we have only two more tunnels and then we are there. I shall be quite sorry to reach Nice; generally I am so bored with the journey, but it is so different when you have pleasant companions, and can talk about mutual friends."

They both thought her charming — so unaffected and simple, and they declared that the pleasure of meeting with someone from "home" was mutual.

"You must come and see us," said Mrs. Dornton. "We know no one at Nice, and are quite ignorant of the proper sights to

be seen, or the way to set about seeing them."

Mrs. Byng said that she should be delighted, and declared that she would come the very next day. She never went to Monte Carlo two days in succession, and she advised them not to do so. Soon after this they arrived at Nice, and the Dorntons offered to drive her home, as they had to pass her hotel on the way to their own.

Margaret gratefully accepted, and as she left them she again urged upon them the necessity of Mr. Dornton's taking care of his money.

"Double-lock your door to-night," she said with a pretty smile, "and place your money in safe hands as soon as you can."

They laughingly agreed, and then left her.

When she was alone, Margaret went up to her room, and mused with some satisfaction on the day's adventure. She began by counting her money, and found she had only about fifty pounds left.

"Fifty pounds to last me a year," she said to herself, "I must be very economical." And then she burst out laughing, thinking that it probably would be all gone by the end of the month.

"What a providential acquaintance I have

made," she next thought. "I used to know some proverb about 'count that day lost which some good action does not bring.' Surely I cannot count this day lost! I dare say I shall be very useful to them; who knows? At any rate I am perfectly decided that they shall be very useful to me."

And then she opened Guy de Maupassant's latest novel and tried to read herself to sleep. But the book was so amusing that she remained awake half the night in order to finish it.

CHAPTER VI.

MRS. BYNG IS PERPLEXED.

WHEN Margaret called upon her new friends, which she did upon the following afternoon, she made a very simple toilette for the occasion. It was indeed scarcely in her power to do otherwise, seeing that nothing but very simple toilettes remained to her of her former grandeur. But she looked very handsome in her plain tailor made dress, and created a very favourable impression upon the Dorntons.

These kind-hearted people took a great fancy to her. She was so quiet and lady-like, and yet had plenty to say for herself when she chose to exert her powers of conversation. Then, too, they were pleased to make the acquaintance of a person of whose family they knew something. They did not like the Americans, who for the most part constituted the visitors of their hotel. They had been warned against making stray

acquaintance at Nice. But they found no possible objection that would apply to Mrs. Byng. And her husband came from their own county. They proposed going for a walk with her, and Mrs. Byng willingly acquiesced. She did not care for sight-seeing herself; so she told them that there was nothing to see at Nice. She said that Nice consisted of the Promenade des Anglais, and that when once you left that sunny walk you ran great risk of catching cold on account of the changes in the atmosphere. The Dorntons readily believed all she said, and were quite content to walk on the public promenade and to be amused by the stories she told them of the people they met. When the sun went down and the air became chilly with that cutting chilliness so well-known on the Riviera, Mrs. Dornton suggested that they should return to their hotel and take tea together, and then, when they were sitting before the fire and comfortably chatting, Mr. Dornton said that he felt very much inclined to go over and dine at Monte Carlo. He found the evenings very dull at Nice, and moreover, he had a great desire to see if his luck would continue.

Truth to tell, Margaret had the same desire. She felt that the only atmosphere worth

breathing was that of the Rooms, but it is needless to add that she did not say so. She thought it wise to raise a little opposition and that it would probably make Mr. Dornton more eager to carry out his plan. Lucy Dornton said nothing. The whole life was so strange and new to her that she felt quite at sea when talking of Monte Carlo and gambling. Unlike most wives, she placed implicit faith in her husband, and considered that everything he did was right. They discussed the pros and cons, with an unconscious leaning towards the pros, and at last it was settled that they should go over by the seven-o'clock train. Margaret was to accompany them; and indeed they utterly refused to go without her, and, after gently demurring, she had at length consented to do as they wished. But she said that she must pay some visits first, and that she would meet them at the station. Of course Margaret's visits were purely imaginary, but she felt it wiser not to let her new friends have too much of her company at once, and she was also anxious to be alone with her thoughts.

She walked back to her hotel and sat before the fire smoking the eternal cigarette, of which bad habit she was entirely unable to cure herself, and a hundred wild thoughts

passed through her brain. First of all she occupied herself by considering how she could make these people of substantial use to her. Clearly it would be too early to suggest a trifling loan, and yet there was not much time to lose if she wished to reap any advantage from their acquaintance, for they had talked of going to Rome almost immediately, and were only waiting for a cousin to join them who was coming home from India. And the arrival of this cousin at Marseilles was daily expected. One of her ideas was to confide ten or twenty pounds to Mr. Dornton, and to ask him to put it with his playing capital, trusting to a large return of profit. But then she hesitated again. Englishmen were so dense about an arrangement of that kind, and what was worse, so matter-of-fact if they happened to lose. A foreigner would never admit that her money had gone, even if he lost, whereas an English country gentleman would openly blurt out the truth, and would probably consider it an insult to offer to refund the money.

"No, I would rather play myself," she said, "I must think of some other plan." And then she went on longing for that far-off fortune which she yearned to make, and she continued to rack her brains in thinking how

these people could assist her. Perhaps the cousin would be useful. They had told her that he was a military man returning from India after ten years' service. He would probably be gullible and impressionable, as was the fashion with Anglo-Indians when they were properly tackled. White women were comparatively scarce in India, and hence it was that those who started on the war path in Bengal, or Bombay, or Madras, or Calcutta, were always successful in obtaining the scalps of their victims. Of course a few had been spoilt by Begums and enervated by Oriental luxury, but these were the exceptions, and she fervently trusted that he would not be amongst that number.

Mrs. Byng's plans had advanced no further when that lady met her friends at the station, and she had been unable to decide upon any settled plan of action, "If the worst comes to the worst," said she, "I can tell the Dorntons that I have been robbed of every penny that I possess, and ask them to lend me something until I receive a remittance from my husband."

She only took ten pounds with her, and determined to stick close to Mr. Dornton and to follow his play. They all three dined at the restaurant of the Hotel de Paris before

going into the Rooms, and after dinner they were lucky enough to secure good places at a trente et quarante table. Unfortunately for Margaret, Mr. Dornton began by losing, and, as she was following his game, of course her money began to disappear, but she still sat there patiently waiting to see if his luck would change, and then, when he had lost nearly all he had brought with him, he turned to his wife and Mrs. Byng, and said:

"I believe you two are bringing me bad luck. Suppose you try another table and let me see if I cannot get on better alone."

Margaret had the greatest respect for all gamblers' superstitions, and she at once carried out Mr. Dornton's suggestion, and walked off to a roulette table with his wife. Her little capital was now reduced to two louis, and these she changed into five-franc pieces and began playing on the numbers. But she was no more lucky at roulette than she had been at the other table, and in less than twenty minutes she found herself penniless. Mrs. Dornton did not play; the rooms were very crowded just then and she had not Margaret's *sang froid* in pushing people aside to reach the tables. Mrs. Byng, on the other hand, was itching to continue her play. She possessed that fatal impulse that brings destruction

to so many gamblers—the eagerness to back her bad luck. The moment she had ceased to play she saw all her favourite numbers coming up, and she would have given anything to begin backing them again. It was nothing short of agony to her to stand there with no money, and over and over again she was on the point of asking Mrs. Dornton to lend her a few louis. But she managed to control herself, and decided that such a proposition could scarcely fail to have a very bad effect. So she turned to her companion with a sickly smile, and said:

"I have lost my last penny. Shall we go and sit down?"

"Yes, if you like," said Mrs. Dornton, "I shall play a little later on when there are fewer people." But she did not volunteer to lend her friend anything, and even if she had done so, Margarèt had decided to refuse her offer.

So they sat down and watched the people as they moved restlessly from one table to another, and noticed the different expressions on the gamblers' faces. Some of them old hands whom nothing could move — people who took their losses and winnings with impartial equanimity; others, who were novices, whose eager, anxious looks plainly told that

they were risking more than they could afford to lose. There was much to be seen by anyone who cared to study human nature; husbands and wives quarrelling; diamond-bedecked sirens requesting small loans; old ladies hotly discussing the cause of their losses; and young men carelessly stuffing away their winnings. There were the plausible adventurers who take in the unwary with every kind of trap, and manage to reap a substantial harvest in a place where most people get to live entirely by superstition, and where they are willing to pay almost any sum likely to make them winners. The unscrupulous individuals who play on the gambler's credulity are far more dangerous than the Delilahs who hang round the tables and with seductive smiles request a temporary loan of a few louis, or who furtively whisper to you to put a napoleon for them on red. Their profession is stamped upon their faces together with the paint, and their languishing glances and gorgeous apparel can only entrap the willing or the idiotic.

Margaret sat there, an interested spectator, watching the ever moving crowd, and she was not long in coming to the conclusion that probably amongst them all, miserable as

some of them looked, there was no one so miserable as she.

"They must have an income of some sort," she reflected, "and I have absolutely none, and what I am to do for money when my little store is exhausted, Heaven only knows —which means I don't." She could scarcely speak to Mrs. Dornton, so full was she of her own miseries, and she answered almost at random when that lady addressed her.

Mrs. Dornton soon noticed this, and said: "I am afraid you are brooding over your losses."

Then Margaret roused herself, and made a desperate effort to forget her troubles.

"No. I was not thinking of myself," she answered. "A few pounds more or less will not make much difference in my exchequer. I won yesterday; it is only fair that I should lose to-day."

She said this with a frank smile, as if her financial position was quite secure. After all, the words were more or less true. A few pounds could not make much difference. Either she would be irretrievably ruined when she came to the end of her hundred pounds, or she would have found some way of possessing herself of money. And then she endeavoured to make herself agreeable to

Mrs. Dornton, and certainly succeeded in doing so. She told her that she had been watching the different faces, which was a favourite amusement of hers, and said that she could not help pitying all these misguided gamblers. She would like to be rich and able to hand them back their lost money and try and persuade them never to play again.

Mrs. Dornton listened to all her humbug in perfect good faith. She looked upon Mrs. Byng as a kind-hearted, generous woman, and she had no doubt that she meant what she said.

CHAPTER VII.

MRS. BYNG'S DETERMINATION.

AFTER the two ladies had been sitting there for some time, Mrs. Dornton expressed her anxiety to know how her husband was getting on.

"I think he must be winning," she said, "or he would have joined us. Let us come and see."

Mrs. Byng said that she would not go. Perhaps Mr. Dornton did not relish her looking on at his play; but there was no reason why Mrs. Dornton should not go and see what he was doing.

"Then you will wait here until I come back?" said the latter. "Please do not go away; I feel so lost when I am alone."

Margaret promised, and Mrs. Dornton rose and went in search of her husband. James Dornton's luck had changed since the ladies had left him, and he was now a large winner. He could not help attributing

the fact to his wife's departure, and told her so without any ceremony. She only laughed good-humouredly, and then he gave her a handful of gold with which to amuse herself at roulette. So she returned to Margaret and told her the good news, and showed her the gold that her husband had given her.

Margaret naturally appeared delighted, but inwardly she raged at the thought that such luck should be denied her.

"The selfish brute," she thought. "If he had not sent me away, I might have won half as much myself."

Then her companion said that she would like to play a little, and they both made for the nearest roulette table. Mrs. Dornton, however, did not have her husband's good-fortune. She soon lost the bulk of her money and then she determined that she would play no more. Truth to tell, she did not really care about it, and she was quite as happy talking to Margaret and listening to her amusing reminiscences of other gambling places.

They resumed their seats, and did not move again until James Dornton came up and told them that it was time to leave. He had won largely, he said, but he did

not tell them how much. His wife did not ask him, and Margaret was too depressed to take much interest in the matter.

Another day gone, and she was ten pounds poorer!

"How will it end?" she thought. "Shall I ever be rich, and have peace of mind, or shall I finish my career by dashing my brains out over the Monte Carlo rocks!"

The Dorntons were both in high spirits, and their liveliness jarred upon her. She now deeply regretted that she had not given him her ten pounds to play with his own money. In a few days her new friends would be gone, and she would be left at Nice, a miserable pauper, without a friend in the world. She knew that it would be utterly useless to write to her father. In the first place, he had no money to give away, and secondly, he would not give her any even if he had.

"I longed so to be an adventuress," she said to herself, as they were rushing through the tunnels on their way back to Nice; "and now I find that it is anything but a pleasant life. I think that it would almost have been better to have remained in South Street with my husband, and lived

on stormy interviews with duns, and periodical visits to the pawnbroker."

The Dorntons asked her if she would go to their hotel and have some supper, but she declined the invitation, saying that she was tired, and she feared that if she stayed out late she would gain a bad character at her hotel. The fact was that she had had enough of their society for one day, and moreover, she thought it wiser to let her presence be desired, and not to make herself too cheap.

She could not pick the man's pocket, although she felt very much inclined to do so; and his wife's stupidity and want of knowledge of the world bored her, so she allowed them to drop her at the Hotel des Trois Princes as they had done upon the previous evening, and they wished her an affectionate good-night.

Her head ached so badly that she could scarcely collect her thoughts, but she did not fail to realise that something must be done, and that without delay. Surely fate had put these people in her way, and they must be made use of; but how? If there were to be any question of a loan, would it not be better to make it a large round sum, and pitch some tale of utter misery? For

instance, that she had come to Monte Carlo to try and win sufficient to save her husband from some impending doom. Or should she casually borrow ten louis, and fling it recklessly down on Zero, or any other number that came into her head?

"No, not that," she thought. "If I put it on Zero, thirty-six would turn up, and vice versa, or that hateful *quinze*, which rings in one's ears with maddening nasal sound when one has put one's money on *quatorze!*"

She had no faith in gambling. All her father's friends had been ruined by it, and she herself was now a martyr to her husband's love of play. "The large sum, and the agony piled up, is the thing," she thought; and then set herself to work out the necessary details. Mr. Dornton could scarcely refuse her. He was a rich man as it was, and these extra thousands that he had won could be of little importance to him. He would probably lose them back again; whereas, if he lent her some of the money, it would be so much saved. And then she pondered over the sum she should ask him to advance her. Should it be a thousand pounds, or only five hundred? Upon reflection, she came to the conclusion that the latter sounded very insignificant in

connection with the salvation of her husband's good name. She had better make it a thousand, and accept whatever he liked to offer her. Her brain was full of all these difficult problems, and it is not much wonder that she slept but little that night. She had asked them to lunch with her upon the morrow, but she determined that her demand should not be made then. She would try and get a few moments alone with Mr. Dornton at Monte Carlo later on in the day, and she hoped that he would have been winning, and consequently be in a good humour.

These plans, however, were rudely upset by the news that her friends brought with them upon their arrival. They had had a telegram from the cousin at Marseilles announcing the impossibility of his joining them. He had received letters, he said, which compelled him to return to England without delay, and he had asked Mr. Dornton to go over to Marseilles and see him.

"I have decided to go," said Mr. Dornton. "And I shall confide my winnings to him, and ask him to bank them for me in London. It is much safer than sending them by post."

"But you might bank them here," said Margaret. "How much have you won?"

"About ten thousand," he answered carelessly.

"And you have it all in notes?"

"Yes, nearly all. I have a fair-sized bundle done up in packets of ten thousand francs each."

"I think that it would be safer to place it in a bank here," said Margaret. "They would transfer it for you to your bank in England."

"I am not afraid of my cousin losing it or spending it," he answered. "I have perfect confidence in him."

"Of course—of course," was all that she could stammer out.

The fact was that this news had staggered Margaret. So the money was going away after all, and Mr. Dornton would never lend her the sum she required when once it had gone. It was so different to take a few bank-notes from a great pile you had unexpectedly become possessed of to writing a cheque in cold blood.

"When will you go?" she said sweetly. "I must look after Mrs. Dornton in your absence."

"I am going this evening," he said, "by a train which leaves here about seven."

"Then you will have to sleep at Marseilles?"

"Yes. That is my intention. And I shall return to-morrow morning by the eleven-o'clock express."

Then Margaret knew not what to say. It was really too provoking, this unwelcome cousin's arrival. She would have no opportunity of seeing Mr. Dornton again before he left, and with him would go the ten thousand pounds and all chance of a substantial loan. She did not like to make her piteous appeal before Mrs. Dornton. It would have been so much easier to have asked him when she and her victim were alone. Perhaps he would have lent her the money and begged her not to mention it to his wife. Women were so hard and grasping. Margaret felt sure that the wife would disapprove of the idea, even if the husband felt inclined to be generous.

"It is strange how rarely one can carry out an idea even from one day to another," she said, having come to some sort of resolution in her mind. "We had all settled to go to Monte Carlo to-day, but now Mr. Dornton's journey has prevented our doing so. Not that I could possibly have gone, for I have one of my worst attacks of neuralgia."

"I am so sorry," said Mrs. Dornton. "Are you subject to neuralgia?"

"I am a martyr to it," answered Margaret untruthfully. "Sometimes I have to spend days in a dark room, during which time no one must come near me."

"But you are not quite so bad as that to-day," said Mrs. Dornton.

"I am a little better now," she answered; "but all the same, I think that I shall go to bed when you two are gone. Absolute quiet is the only thing that does me any real good."

Then they continued to sympathise with her, and shortly afterwards took their departure, telling her that they would come and see her the next day, and hoping that they would find her much better.

The fact was that Margaret had suddenly decided to go to Marseilles with James Dornton.

CHAPTER VIII.

THE JOURNEY TO MARSEILLES.

For some days past, as we have seen, Mrs. Byng had been much perplexed in her endeavour to arrive at the solution of the problem that now engrossed all her attention. Needless to say, that the problem was how best she could get some money out of her new friend—the lucky speculator at Monte Carlo.

Her first idea had been that she would be able to ask him for a loan much more easily when he was away from his wife, whose influence would be sure to be antagonistic in reference to such a proceeding. And then, as her thoughts wandered, she speculated on the possibility of her being able to obtain some money by foul means, if fair ones failed.

But although she had so much difficulty in making up her mind as to the best course

of procedure to be adopted in order that she might arrive at the goal she had in view, there was one point as to which she had no doubt whatever, and that was that nothing should induce her to lose sight of the money until she knew it to be safely banked and out of her reach. The fact was that Mrs. Byng was desperate, and moreover, she felt certain that she would never again have such a golden opportunity as the present one. She was making her plans during the time she was discussing them, and inventing her neuralgia. A hundred wild ideas passed through her brain, but she settled upon none of them; all that she had actually decided upon was to follow Mr. Dornton to Marseilles, and leave the rest to fate. She must get the money somehow, and if he refused to lend it her, she would perhaps travel back to England with the cousin and see what could be done with him.

After the Dorntons had left, the question of disguise arose. How was she to avoid being recognised by Mrs. Dornton, if that lady came to see her husband off?

For a moment she thought of dressing up as a boy and utilising her friendship with Fritz the waiter at the hotel to induce him to lend her some of his clothes. But then

how about her hair? She could not possibly hide it unless she cut it off, and this she really did not feel inclined to do. She had beautiful masses of rich auburn hair, and she felt that it would be a pity to sacrifice it. No, she must wear her shabbiest ulster, and a thick black gauze veil, and take her seat in the train long before any one was there, and keep her face hidden behind a newspaper, and the rest of her body muffled up in rugs. All this would be very easy she decided, and on the journey she could easily make up her mind as to her ultimate plan of action.

At half past six Mrs. Byng was at the station, and had instructed her friend Fritz to tell any visitor who called that she was seriously ill and could receive no one. She was coming back the next day, she said, and did not wish her temporary absence to be known. Fritz was to bring up her chocolate as usual in the morning, and to say that she was very unwell and did not want to see anyone until she rang. These directions were accompanied by a small gold piece, and Fritz faithfully promised to carry them out. So she departed tranquil in spirit—at any rate on that score.

She rapidly selected a corner seat whence she could see the arrival of the Dorntons

on the platform. She had not long to wait. They soon made their appearance and bade each other an affectionate farewell. Mr. Dornton took his place in a smoking-carriage next but one to hers, and she felt quite satisfied to know that he was in the train and had the money with him. She watched him lean out of the carriage window still chatting to his wife and she heard him say, "it is all right," while he patted his left side, and Mrs. Dornton begged him to be very careful. And then the whistle sounded, and just as the train was starting she saw a villainous-looking man, whom she took to be an Italian, jump into his carriage.

"I hope that gentleman is not going to be beforehand with me," she said to herself. "He looks very like a murderer or a train-thief!"

The train stopped at Cannes, but neither of the men moved from the smoking-carriage, and Margaret was careful to notice that no one else got in. She was still alone in her own compartment, and she saw the only occupant of the next one get out, so she decided to change carriages and take the one next to James Dornton's.

"If anything happens to him, I shall be there to take care of him," she said with

grim smile, "and I shall be on the alert for any unusual noise."

There had already been many robberies on the railway that winter. Indeed at one moment there had been quite a panic at Nice, when it became known how unsafe it was to travel on that line after having won money at Monte Carlo.

It was supposed that there was an organized band of thieves who, by constantly frequenting the Rooms, were enabled to ascertain who were the large winners, and closely followed their subsequent movements. Anyhow, it was a well-known fact that only winners had ever been attacked. And yet, strange to say, no efforts had been made to trace the robbers. There had even been one or two murders committed on the line, but the press was gagged and the crimes at once hushed up.

Margaret began to feel quite uneasy as these thoughts occurred to her. Mr. Dornton might be murdered between Cannes and Toulon and the murderer escape with the thousands and never be heard of again. It was with a feeling of great relief that she saw both her neighbours get out at Toulon and proceed to the refreshment room. They sauntered back to their carriage and she

noticed that they were chatting together in a most amicable fashion. Margaret, however, did not like the expression on the stranger's face, nor, indeed, anything concerning him. He was a bad type of middle-class Italian, floridly dressed, with a great deal of wild hair, and a heavy black moustache—a face that you could not forget when once you had seen it—a face which left you an unfavourable impression.

"I dare say I am very silly," she thought, "to conjure up such horrors. He is probably a broken-down gambler, or a courier out of place." And she settled herself down to think of her own affairs and her plans for the future. And the more she considered her unsatisfactory position, the more she became convinced of the necessity for immediate action.

CHAPTER IX.

THE EVENING PAPER.

THE next day at half-past three, Mrs. Byng was back again at Nice, returning by the express that James Dornton had intended to travel by. That gentleman, however, was not in the train, and Mrs. Byng, curiously enough, thought proper to remain some time in the carriage until Mrs. Dornton, who had come to meet her husband, had convinced herself that he was not there.

When at last Mrs. Dornton walked away, which she did slowly enough, occasionally looking back with a disappointed expression upon her face, Margaret stood up and collected her rugs, and made her way cautiously out of the station, descending a little side path by which she could gain the back entrance to her hotel. This she succeeded in doing unobserved and proceeded straight to her room, and, after she had made the apartment look untidy and as if she had not left

during the night, she went to bed and rang the bell. The bell was answered by the faithful Fritz, who was told to bring her something to eat. She questioned him as to the success of her instructions, and he declared that no one had noticed her absence. He had told the chambermaid that she was ill and wished to be left alone, and so that obedient young lady had not gone near Madame's room.

"That is all right then," said Margaret, "I am much obliged to you, and now bring me some tea and some cutlets. You can tell them downstairs that I am better, and that I should like something to eat as soon as possible."

In the midst of her repast Fritz returned, bringing her Mrs. Dornton's card. He said that the lady was downstairs and was very anxious to see Madame Byng. Margaret declared that she could see no one. Fritz must tell the lady that she was much worse and could not possibly receive a visitor. She gave these instructions with her mouth full of the dainties that she was devouring, and both she and Fritz laughed as he went downstairs to deliver the message. He soon came up again and said that Mrs. Dornton begged for only a few minutes' interview.

It was on a matter of the greatest importance. Margaret hesitated. "I really do not think that I feel well enough," she said, with a smile to Fritz, and then:

"Well, show her up, but pull down the blind first and make the room as dark as you can." Fritz obeyed, and almost immediately afterwards Mrs. Dornton entered.

"I am so sorry to trouble you," she began, almost in a whisper, anxious not to disturb the invalid, "but I am very uneasy about my husband. He has not returned from Marseilles, and I have telegraphed to him to the hotel to know the cause, and have received no answer."

"You have scarcely had time; have you?" said Margaret.

"I sent it an hour and a half ago. What do you think can have happened to him?"

"I don't see why anything should have happened to him," said Margaret with a smile. "He has probably changed his mind about his train, and was out when your telegram arrived."

"I have a horrid sort of presentiment that something has happened."

"I think that you are unnecessarily nervous. I suppose you are sure that he did not arrive by that train?"

"Oh, quite sure. I went to meet it myself, and waited until every one had left the station."

"That is not quite true," thought Mrs. Byng, and then aloud, "husbands are like little Bo-peep's sheep, 'leave them alone and they'll come home.'"

"I cannot jest about him while I am feeling so anxious," said Mrs. Dornton.

"I am not jesting," said Margaret, "but really I think that you are unduly alarming yourself. If I could do anything to help you, I need scarcely say that I would with pleasure, but you see the state that I am in! I never closed my eyes all night. I have been suffering tortures with neuralgia and can only lie here and beg of no one to come near me."

"I am so sorry," said Mrs. Dornton. "It was very selfish of me to force my way up. You look very ill and pulled down."

Margaret knew that this was the fact. Truth to tell, she had not closed her eyes all night, but it was not the pains of neuralgia that had made her restless. She gave a faint little invalid's smile, and said:

"I am better now, but I do not think that Nice quite agrees with me. I am afraid that I shall have to leave. This I think has been one of my very worst attacks."

"Does nothing give you relief?" asked Mrs. Dornton sympathetically.

"Nothing. I can only lie and moan."

"It must be very dreadful, and, believe me, I am very sorry for you indeed. And now, do tell me what I am to do if I do not find a telegram when I get home?"

"You will be sure to find one," said Margaret, reassuringly. "Not only a telegram, but probably your husband himself."

"Do you really think so?"

"Yes, of course I do. Why should he not come home?"

"I am so afraid that he may have been attacked, or even murdered perhaps!"

Margaret burst out laughing. "Murdered!" she repeated. "Who by? His cousin?"

"No, no. Of course I do not mean that, but you know he had all that money with him."

"Yes, I had forgotten that. But who was to know that he had it? It was not written in his face or pasted on his back!"

"He may have been watched by people in the Rooms."

"You are really very nervous and silly," said Mrs. Byng. "No one would imagine that he would travel with ten thousand pounds about him." And she almost added,

"they would not take him to be such a fool."

"Then you really think that I may comfort myself?"

"I am sure that you may. If I were you, I should not have the slightest anxiety."

And then Mrs. Dornton rose and again apologised for her intrusion, and asked if she might come back again in the evening if she did not hear from her husband

Mrs. Byng laughed at the idea, and said that there was not the slightest reason for her to make such a request. Mr. Dornton would be sure to return to dinner.

"I cannot help feeling uneasy," repeated Mrs. Dornton. "I have never felt so before, and I am not given to presentiments as a rule."

"You will laugh at this one by the time you have reached home," said Margaret.

"But I may come if I do not hear?"

"Certainly. And I hope that I shall be better. If I can eat a little dinner I shall probably be able to receive you both. Bring the prodigal husband and let me scold him for you."

"I hope that I may be able to do so."

"I am afraid that should anything have delayed him I should not be of much assist-

ance in my present state," said Margaret, in an altered voice. "I am such a wretched helpless invalid that I could only give you advice, and not even that if my head aches like it did last night."

And then Mrs. Dornton wished her good-bye and thanked her again, and Margaret quietly withdrew the tray containing the cutlets and the tea from under the curtain of the bed, where it had been hidden during Mrs. Dornton's visit.

She was very hungry and seemed thoroughly to enjoy this light repast. When she had finished it she lit a cigarette and lay thinking for some time. She was meditating upon leaving Nice, and when the cigarette came to an end she brought out a pocket-book from under the pillows, and, having opened it, took out some notes of the Bank of France which she commenced to count.

"These will take me wherever I care to go," she thought. And then, having carefully ascertained their amount, she replaced them in the pocket-book and again put it under the pillows.

Then she took up a book, upon which she tried to fix her attention, but her thoughts kept wandering and she scarcely understood what she was reading.

"Decidedly my neuralgia is better," she said with a laugh, "and I think I had better get up." So saying she arose and put on her dressing-gown, and as she was in the act of fastening it to the throat she heard the men below in the street calling out the evening paper.

"*Le Courier du Soir.* Terrible murder of an Englishman in a railway carriage! Latest details!"

Margaret turned deadly pale and remained riveted to the spot listening to the deafening cries. "Murder of an English man!" they kept on repeating. "The police on the track of the assassin! Latest details!"

"The police on the track of the murderer," she gasped, still clutching at the ribbons of her dressing-gown. And then suddenly catching sight of her terror-stricken face in the looking-glass, she exclaimed:

"Bah! The police on the track! Are they ever on the track?—except on the track of the wrong person!"

And then she carelessly undid her dressing-gown again and returned to bed. She thought that if Mrs. Dornton came again she had better find her as she had left her,

and so she determined that her neuralgia should be no better. She took up her book again, but the men's voices kept ringing in her ears, and she could hear them in the distance still yelling out their ghastly news, "Murder of an Englishman!"

She waited for Mrs. Dornton's visit, and even longed for her to come now. She felt terribly nervous and frightened, and wanted some one to whom she could speak.

"After all," she said to herself, "if I do appear agitated, the news I have heard will account for it." But ten o'clock struck, and there was no sign of Mrs. Dornton. Then eleven, and yet she had not come. Margaret could not understand this. She felt almost inclined to go and see what had happened to her. She was so tired of staying in bed listening to the shouts of the newsboys selling their papers in the Avenue de la Gare. She longed to get one, and read for herself the account of the tragedy, but she had not the courage to move, and there she lay shivering with fright and in a maddening state of perplexity. When the clock struck twelve there came a rattle of carriages round the street, bringing back the gamblers from Monte Carlo, and then the newsboys redoubled their efforts, and shouted louder

than ever, "Murder of an Englishman in a railway carriage! Appalling tragedy! Latest details! Murder of an Englishman in a railway carriage! Terrible scene! Appalling tragedy! Latest details! *Le Courier du Soir.*"

Margaret put her head under the bed-clothes so as not to hear these sounds, but the words seemed fixed in her brain, and all night long she kept on repeating to herself, "Murder of an Englishman! Latest details!"

CHAPTER X.

THE DAY AFTER THE MURDER.

NEXT morning Mrs. Byng rose early, and having hurriedly dressed, started off to see Mrs. Dornton. She enveloped her face in a thick veil—on account of her neuralgia, she said, but in reality because she was anxious to hide any emotion that she might feel during the interview. On her way to the Grand Hotel she stopped and bought a morning paper, and hastily glanced at the account of the murder. The account was brief, and ran as follows :—

"An Englishman, whose name is said to be Dornton, was found yesterday in a railway carriage between Toulon and Marseilles stabbed to the heart. On the floor of the carriage was a pocket-book containing some addresses and papers of no value. The murder was evidently the work of a thief, as no money or effects of any value were found

upon the body. The police state that they have every hope of shortly being able to arrest the culprit. We trust to be in a position to supply our readers with some startling revelations in reference to this crime in our evening edition."

This was all the intelligence that the paper was able to give, and Margaret smiled as she read the last paragraph, and went her way apparently unmoved. When she reached the hotel and asked for Mrs. Dornton, she was informed that that lady was seriously ill and that a doctor was at that moment with her. Margaret sent up her card and begged that Mrs. Dornton would see her at once. And very shortly a message came back to the effect that she might proceed upstairs. She fully expected to find Mrs. Dornton terribly shocked by the news of her husband's murder, but she was scarcely prepared to see the complete wreck that that unhappy lady had become in the few hours that had elapsed since she last saw her.

Mrs. Dornton was standing in the middle of the room when Margaret entered. She was deathly pale, and her visitor gave an involuntary start as she caught sight of her spectre-like face. A gentleman was standing near her, but Mrs. Dornton seemed scarcely

aware of his presence, and indeed she hardly noticed Margaret as she came in.

Mrs. Byng went up to her and kissed her icy-cold cheek, and attempted to murmur some words of comfort as she squeezed out a few tears.

"This is appalling news," she said. "I suppose there is no hope that the murdered man is not your husband?"

"None," said Mrs. Dornton, in a cold, calm voice. "I have seen the pocket-book. My husband has been murdered."

Then Margaret sat down and covered her face with her hands. Presently she turned to the doctor, and said:

"What has been done? Have they found the murderer? Do they suspect anyone?"

"The police are doing everything in their power," he answered "There is little doubt that he will be caught."

"That is some consolation," said Margaret, with a look of relief.

"Did I not tell you yesterday that I knew something had happened?" said Mrs. Dornton, speaking for the first time.

"Alas! your fears were only too true!" said Margaret.

"I am trying to persuade Mrs. Dornton to take some rest," said the doctor. "She has

not been to bed all night. She heard the news last night."

"You had really better take the doctor's advice," said Mrs. Byng.

"I do not require rest," answered Mrs. Dornton. "I shall not be satisfied until I hear that the man has been arrested."

"But even if he should be arrested, that will not bring your poor husband back to life," said Margaret. "It is useless injuring your own health. Pray go to bed, if only for a few hours."

"Did you hear of it last night?" said Mrs. Dornton, turning abruptly to her visitor.

"No; I have only this moment heard of it," said Margaret. "I was so ill last evening that I never left my bed. This morning, feeling a little better, I thought that I would come to see you, and on my way here, I heard the men calling out the murder, and out of curiosity I bought a paper. I need scarcely tell you the shock I received. I jumped into a cab at once, fearing the worst, but still with a vague hope that the murdered man might not be your husband."

The doctor was an English gentleman staying at the hotel, and, as he explained to

Mrs. Byng, having heard the news the night before, and fearing that it might apply to Mr. Dornton, he had communicated with Mrs. Dornton, and subsequently with the Commissaire de Police of Nice, who, in turn, had telegraphed to Marseilles for the pocket-book as evidence of identification.

"And was all the money gone?" said Margaret, coolly.

"Yes. The pocket-book was found on the floor by his side in the carriage, but there was no money in it."

"Do you mean to say that he was robbed of all those thousands of pounds?" cried Margaret.

"Every penny was gone!" answered Mrs. Dornton. "But I care nothing for that. I would willingly have given the money to the thief if he would only have spared my husband's life."

"The man will easily be traced by the notes," said Mrs. Byng

"How can he be traced by them?" cried Mrs. Dornton, wildly. "The money was won at the tables, and consisted of French bank notes that have been through quantities of hands, and no one would ever have thought of numbering them."

"It may be rather difficult," admitted

Margaret, with a puzzled look, "but still I think that he will be caught. Have the police any clue?"

"They have the only clue which I can give them," said Mrs. Dornton. "I went to see my husband off, and he took a seat in an unoccupied carriage, but after I had wished him good-bye, and just as the train was starting, I saw a man jump into the carriage."

"Then you could identify him? What was he like?"

"I did not see his face; I only saw his back, and I think that I noticed he wore a long ulster and a soft felt hat."

"That will probably be very valuable information," said Margaret; "at any rate enough to justify the arrest of anyone answering to that description. Did he look like a gentleman?"

"I really could not say. I paid no attention to him."

"I should imagine that he must be an ordinary railway thief, and, if so, it will not be very difficult to trace him. There must have been a struggle, in which he stabbed your husband. I suppose no dagger has been found?"

"There has been nothing found but the pocket-book," answered Dr. Hales. "But

Mrs. Dornton will have to go over to Marseilles and identify the body, and will no doubt hear further particulars when she gets there."

"Are you going to-day?" asked Margaret, turning to Mrs. Dornton.

"Yes, I am going this afternoon," she answered. "I have telegraphed to my brother to meet me there, and Dr. Hales has kindly said that he will accompany me."

"If I could be of any use I should be delighted to go too, but you know what a wretched invalid I am, and I fear that I might only be in the way."

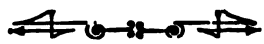
"It is very kind of you suggesting such a thing," said Mrs. Dornton, "but I am afraid you could do no good. My brother will be there the day after to-morrow."

"How I wish that your husband had taken my advice and had banked his money here!" said Margaret, in a sad voice. "It was a most dangerous thing to travel with such a sum about him. However, it is useless to refer to that now."

"I remember your advising him not to take it with him," said Mrs. Dornton.

Margaret shook her head as much as to say it was indeed a mad idea. After this, Dr. Hales took his departure, and just as he was

leaving, Mrs. Dornton begged him to call once more upon the Commissaire of Police in order that he might hear if there was any further news, but the doctor declared that the authorities had promised to send to Mrs. Dornton the moment that they heard anything of importance, and, under these circumstances, it would be quite useless his going to the Commissaire again.



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CHAPTER XI.

MRS. BYNG DECIDES TO LEAVE NICE.

MARGARET felt extremely awkward when she found herself left alone with the widow of the murdered man. A third person in the room had been a great relief to her, and now that they were by themselves she felt constrained, and scarcely knew in what terms to express her sympathy.

Mrs. Dornton turned listlessly to a travelling bag which she had been packing, and began once more to arrange its contents.

"You have a maid with you, I suppose?" said Margaret, after a pause. "Shall you take her with you?"

"Yes, I think so," said Mrs. Dornton. "But they tell me that she has been in hysterics all night, so I am afraid that she will not be of much use."

"It is extraordinary how those sort of people go into hysterics on any provoca-

tion," said Margaret. "I believe they delight in screaming!"

"I have not been able to shed a tear," said Mrs. Dornton. "I think that if I could only cry I should feel relieved; the shock seems to have turned me to stone."

"I cannot imagine anything so awful," said Margaret. "To have parted with him in perfect health, full of life and spirits, and then to hear—Oh, no, it is too horrible!" she continued with a shudder. "Some women would have gone mad."

"I wonder that I have not done so," said Mrs. Dornton.

Then Margaret could think of nothing more to say; and there was an awkward pause. Why would not words come to her that she might be able to feel more at her ease? She sat there nervously playing with her gloves and racking her brain to find proper words of sympathy. Mrs. Dornton gave her no encouragement; she continued to attend to her bag and was evidently in no talking humour.

Margaret felt that she ought to ask for further details, but she had an instinctive horror of doing so. She knew what had happened, and she was not yet sufficiently mistress of herself to be able to speak of it

calmly. At last she nerved herself by an effort and said: "What time are you going?"

"I don't know," answered Mrs. Dornton in a tired voice. "I have left it all in the hands of Dr. Hales. I suppose that he will let me know when it is time to start." And then she turned round, and looking Margaret full in the face, she said: "Do you think they will find the murderer?"

"I have not the least doubt of it," answered the other unflinchingly. "There is no mystery attached to it; it is simply the case of a thief who must have been very desperate, and there ought to be no real difficulty at all in tracing him"

"I shall never rest until he is captured and has expiated his crime," exclaimed Mrs. Dornton energetically.

Mrs. Byng raised her eyebrows. "It would be a poor consolation," she said carelessly. "Your loss is irretrievable, and the man's punishment will not be able to restore you your husband."

"You naturally take a calmer view of it than I do, but at the present moment I feel that it is all I have to live for."

"I suppose that you do not know when you will come back?"

"I shall not come back here," answered

her friend. "I shall return to England immediately. I can only have a horrible recollection of this place."

"Then it is possible that we may never meet again," said Mrs. Byng. "Our acquaintance will indeed have a sad ending, and I was so looking forward to a few pleasant weeks spent here."

"I will write you from Marseilles," said the other, "and I daresay that you will see what happens there in the papers."

"I shall read them most anxiously," said Margaret, "and it will be very kind of you if you will occasionally write to me. I shall always take the greatest interest in you, and think with the deepest sorrow of the sad termination of our stay here."

"You will be leaving too?"

"Oh, yes, I think so. I do not think Nice agrees with me, and my husband seems anxious that I should return to England. Besides, I feel that it will be impossible to remain here after this awful tragedy. I shall always have a horror of Monte Carlo. I do not suppose that I shall ever go near the Rooms again."

"Oh, that dreadful Monte Carlo!" wailed Mrs. Dornton. "I wish that we had never seen it!"

"The money has indeed brought a curse," said Margaret. And then she felt that she could stay no longer, and must get out into the fresh air and be alone with her thoughts. She arranged to come and see Mrs. Dornton directly after luncheon, and promised to accompany her to the station, and then she kissed her again and bade her an affectionate good-bye.

Margaret Byng was terribly nervous and unsettled, and could form no definite plan of action. She longed to leave Nice, and would have liked to have done so that very day, but she found considerable difficulty in deciding where she was to go. Should she return to England, or should she go on to Italy? How heartily she longed for a confidante—some one with whom she could consult, but there was scarcely a living soul at Nice that she even knew, and certainly no one to whom she could confide her private affairs. She paced along the Promenade des Anglais, unusually agitated, and almost unable to collect her thoughts.

Once she thought of writing to her husband, and telling him that she had won a large sum of money at Monte Carlo and would be able to pay his debts—and then she quickly dismissed the idea.

"I should indeed be a fool to enter that *galère* again," she said to herself "Anyhow I am free and independent, and I can go where I like and do what I like, and it is quite clear that I had better make the best of my opportunity."

But there was still that horrible feeling of loneliness, that utter desolation, which comes upon most of those who have no one to speak to, and the dread of going back to the ghastly room of the hotel whence she had heard the men calling their sensational news of the murdered Englishman.

"If I were only a man," she thought, "I could drink, or gamble, or do a hundred things to distract my thoughts; but what can a woman do who is observed by everyone? I must go and stay in the salon of the hotel and play penny whist with the old women."

But that would only do for the daytime; there would still be the night to be got through—a whole night spent in that stuffy little room which brought her such painful recollections.

Margaret walked to the extreme end of the Promenade, and then back again, and yet she had come to no satisfactory conclusion as to her future, and she returned to her hotel feelin

thoroughly down-hearted and miserable. In the afternoon she accompanied Mrs. Dornton to the station and bade her a most tender farewell. Her departure afforded Margaret a certain relief. She felt as if she could breathe better with the knowledge that she was away, safe out of sight. And then she went to the telegraph office and sent herself a telegram, having determined that nothing would induce her to remain another night in Nice. Later on the telegram was handed to her at the hotel, and she announced to the proprietor that she had bad news from England and must leave at once. That worthy informed her that as she had taken her rooms for a month, he should certainly expect some compensation in lieu of notice.

"There need be no difficulty about that," said Margaret carelessly. "I will pay you whatever you think is right. It is a matter of great importance that compels me to leave."

And then she went upstairs and hurriedly packed her things, and after bestowing a more than liberal gratuity upon Fritz, took her departure.

She had determined to go to Paris and make a short stay there until she could finally settle upon some place of abode. As she

reached the station she heard men calling out the first edition of the evening paper and saw them surrounded by a considerable crowd who were eagerly buying the news.

"I wonder what the 'latest details' are to-night," she said to herself, and scarcely had the thought struck her when she heard them cry:

"The murder of an Englishman!"

"Capture of the murderer!"

CHAPTER XII.

COLONEL HEATHCOTE.

COLONEL HEATHCOTE, the father of Mrs. Byng, had taken up his abode at one of the numerous watering places in Brittany which afford a shelter and a welcome to impecunious English folk and other more or less destitute people.

The gallant Colonel was not exactly destitute, but his half pay was small and his debts were large, and thus it was that he was glad to find a rest in an out-of-the way place, where he had the comforting assurance that he would be safe from his creditors, and a place, too, that was frequented by people as poor as himself. He knew them all, these pauper families with unlimited children and limited incomes, and he was on excellent terms with every one of them. There was a little club, or rather a room over a *café*, which was designated by the grand name of *Cercle Anglais*, and here the gentlemen, who

had mostly been ruined by gambling, were content to play whist for five sous points.

The Colonel was the life and soul of the club, and he it was to whom reference was always made on any question of honour or etiquette. Sometimes the five sous were not forthcoming, and accounts had to stand over until the end of the month, and then there would be players who would grumble and say the stakes were too high and that it would be better to play penny points — and be certain of getting your money. Whenever Colonel Heathcote was appealed to on this question, he always gave his decision in favour of the high stakes. Indeed, he had once been known to suggest half-franc points, but this idea had been immediately scouted. He had declared that they were not a pack of children, and if they went on in this fashion it would soon end in their playing for beans, and then he should send in his resignation. He had been all his life accustomed to highplay, he said, and it was only at the imperative orders of his doctor that he had decided to remain in a place where one was obliged to play cards for coppers. Everyone knew the proper value to set upon this amusing little fiction. They were perfectly well aware that the Colonel

was ruined, and was staying where he was because he had no money to go anywhere else; but as they also had their own reasons for remaining, and were not in the habit of too truthfully stating them, they came to the wise conclusion that it would be good policy to swallow all they heard, and swallow it they did.

Health was the prevailing excuse for a prolonged sojourn at St. Marin. People who had never been well in England were quite well there, and left their houses in Park Lane and Grosvenor Square rather than endure the English climate. The education of children was another great advantage to be obtained at this seaside resort. Children who could not learn at English schools had made great progress under French masters, and their parents, delighted with the result, had, with touching self-sacrifice, determined to remain and watch over their darlings. No one told the truth and said that he was there from abject poverty. Curiously enough all this lying was utterly useless, for the income of each family was perfectly well known to every inhabitant in the place. The dulness of St. Marin was absolutely colossal, but it had a corresponding advantage—an advantage that brought it all its shabby

array of visitors—it was remarkably cheap. A fairly sized house might be had for twenty or thirty pounds a year, and indeed anyone who paid more than that was considered a millionnaire. In summer-time there was a sort of spasmodic "season." Six little wooden huts were carried down to the beach and the Saison des Bains was supposed to begin. A few shopkeepers from the neighbouring towns would come and bring their children for a holiday-outing, but these people never mixed with the English. The proud insulars looked down upon them and thought the invasion very disagreeable; and the provincial visitors were of that singularly narrow-minded class who are fully convinced that all English people are mad, so they added but little to the gaiety of the place, and their departure was looked upon in the light of a deliverance, and hailed as a positive relief.

When Colonel Heathcote's daughter married, he found life in fashionable haunts very hard and unpleasant, and he longed for a more domestic existence. He had for some considerable time buoyed himself up with the hope that Margaret would make a brilliant match, and that by this means he would be able to end his days in comfort and in

comparative respectability. But when his only child chose to elope with Mr. Byng, these hopes were rudely shattered, and then it was that he sought the quiet and oblivion of St. Marin. He never wrote to Margaret, and she very rarely wrote to him. Occasionally, when her husband had been particularly lucky, she would send him a ten-pound note or even twenty pounds, but the old man received the money ungratefully, and scarcely took the trouble to thank her for it. When he heard of their collapse he wrote one of those exasperating letters, peculiar to parents, in which he said that he had predicted what would happen, and indeed had foreseen it from the very first, but Margaret did not answer his communication, and it was now some months since he had heard any tidings of her.

The old gentleman occupied two rooms over a baker's shop in the Grande Rue and was quite happy with his afternoon and evening whist and his "Times" to read in the morning. He led a selfish idle life, and all ambition to improve his position had long since left him. It was now early Spring, and the Colonel was sitting over his paper one morning reading some proceedings in the Bankruptcy Court with undisguised

relish, when his landlady came up and said that there was a lady below who wished to see him.

"Who the devil is it?" he asked, furious at being disturbed, and a fresh young voice at once answered:

"It is not the devil. It is your daughter!" And then Margaret came in and rushed up and kissed him. The old gentleman was quite bewildered, and indeed fairly staggered at the approach of his unexpected vistor.

"Why Maggie!" he managed to say, "What are you doing here?"

"I have come to see you," she answered laughing. "You seem to think it an unnatural proceeding on my part, whereas I have been thinking how wrong it has been of me to neglect you for so long."

"What do you want?" he asked "Money?"

"Money!" she repeated with a little scornful smile. "Fancy coming to St. Marin for money? Why, I don't suppose there is eighteen-pence in the place."

"Then will you kindly tell me what you want?"

"I don't want anything now. I did want to see you, but now that desire is gratified."

"You know the terms on which we parted,"

he said, "you know that I have never forgiven you."

"Oh that is so long ago," she said lightly, "people can't bear malice for ever. Life is too short. Are not you glad to see me, dear old dad?"

And she went up and patted him on the cheek.

The old man hesitated.

"I suppose I ought to be."

"Of course you are. Don't pretend to be cross. You know that you are delighted."

"I should like to know the reason of your visit," he said cautiously. "Have you got into any row? Are you going to be divorced?"

"What a suggestion! Can you think of nothing better as a welcome? No, I am not going to be divorced. My husband and myself are on excellent terms."

"Where is he?" asked her father.

"I don't know," replied Margaret, and she laughed again. "I have not heard from him for three months."

"Then you are separated?"

"Amicably. For a short time only; but we don't write—postage is so expensive."

"I hope that you have not come home for good. In fact I have no home to offer you.

I have only these two rooms, and I always told you——"

"Pray don't alarm yourself, Papa," she said interrupting him, "I am not the bad shilling, or the curse, or whatever it is that always comes home to roost. I have plenty of money now, and I thought it would be only dutiful of me to spend a little of it in coming to see you."

The old man gave an immense sigh of relief.

"Plenty of money, have you?" he said. "How did you get it?"

"I got it by my talents," she answered, "I don't mean to say that I am rolling in riches, but I have a comfortable little competence."

"Has anyone left you any money?"

"No one. I told you that I got it by my talents."

"You are very exasperating. Why not tell me at once what you mean?"

"I will tell you, you impatient old duck. I went to Monte Carlo and won a good deal there, and since then I have been speculating on the Bourse in Paris and have made a lot more."

"And your husband?"

"Oh, he did not come with me. He

gave me the money to go to Monte Carlo, that's all."

"It sounds very extraordinary."

"Does it not? We are not generally overburdened with luck in our family, are we? However, it is only the unexpected that happens, and the unexpected has happened to me."

"How much did you win at Monte Carlo?"

"A few thousands."

"Of francs?"

"No, pounds of course."

"Do you mean to say that you have won several thousand pounds?"

"A few, a very, very few. Is there anything so wonderful in it? Am I the only person who has ever won there?"

"No, but——"

"But what? I wonder that you are not thankful you have such a clever daughter. You ought to be offering up hymns of praise instead of standing there with that uncertain expression on your face."

"I am thankful," he said, with some hesitation, and then: "I suppose that you won the money honestly?"

"There is not much chance of winning it in any other way at Monte Carlo, is there?"

"And on the Bourse? How did you

manage that? You know nothing about speculations."

"Very possibly, but I have friends who do, and they put me up to some good things. Besides, I went into it heart and soul, and thoroughly mastered my subjects. I spent my evenings in a cab outside the *Petite Bourse* and gave directions to my clerk all the time."

"You had a clerk?"

"Of course I had. I could not go and call out myself what I had to sell or buy. My clerk gave my instructions to my broker."

"And how much did you clear?"

"Again I must answer you, a few thousands."

"Your news is very astounding."

"It certainly seems to have that effect on you, even to the extent of making you forget the laws of hospitality. Are you not going to offer me any luncheon? I am rather hungry."

"I do not have my meals here. I have them at a restaurant."

"Then come to my hotel and lunch with me. You shall have lots of champagne. It will remind us of old days, when you were occasionally lucky."

The old man shook his head. He did not care to be reminded of days of past splendour, and he hardly knew whether to

be pleased or not at this surprising visit, nevertheless he determined to accept his daughter's invitation, and telling her that he would not be long, he retired to his bedroom to make some preparation for the visit.

As soon as he had gone, Margaret looked round the room and took a minute stock of everything in it. It was a miserable apartment certainly, and she almost shuddered as she realised its discomfort. There was no carpet, no sofa, no armchair, and a wretched little fire-place, in which burned some meagre logs of wood, gave but scant warmth to the room. "Poor old dad," she thought to herself, "I must take him out of this, or, at any rate, give him the means to improve his home. He has had his vicissitudes certainly, but he has never been accustomed to such miserable squalor as this."

She had been very fond of her father at one time, and they had known many happy days together, and the recollection of portions of her past life brought tears to her eyes.

Unfortunately, Margaret was one of those women whose good instincts are never of long duration. She had what she herself called "noble moments," but they never lasted long. It had been her intention, when she had decided to visit St. Marin, to take her

father away with her and instal him in some comfortable little home, but now that the excitement of meeting him had worn off, she changed her resolution and determined only to buy him some of the luxuries which his present abode lacked. She decided that it was a mistake for the old and the young to live together. There would be constant misunderstandings and unpleasantness. Then, too, such a state of affairs would effectually put an end to her freedom, and it was that freedom which now enabled her to enjoy life.

No more differences with her husband, no miserable squabbling over dressmakers' bills and other petty annoyances of married life. She could order whatever she chose now and none could interfere with her. "Poor dad shall have some nice new furniture," she said to herself, "but I cannot have him to live with me."

By the time that she had made these reflections, the old gentleman's toilet was complete, and he emerged from his bedroom looking as smart as the remnants of a once handsome wardrobe would permit "You are perfectly lovely," said Margaret, "I declare you look as if you had just stepped out of the proverbial band-box."

The old man glanced at himself in t'

glass, and a certain pride possessed him as he thought that his clothes had been made by one of the first tailors in London, and further reflected that they had never been paid for.

"I am afraid that I am rather shabby," he said with false modesty, "but in this hole it does not matter what one wears, and you will certainly make amends for the smartness that I lack."

"Don't you like St. Marin?" asked his daughter.

"What a question!" he answered. "Do you suppose that anyone in the world likes St. Marin? Do you think that it is an agreeable life to play whist all day with a lot of old duffers who never lead trumps?"

"Do they never lead trumps?" asked Margaret with a smile, and trying to look sympathetic.

"They do nothing that they ought to do," he said. "I tell you, my dear child, that it is an awful place."

And then they started to walk to the hotel at which Mrs. Byng was staying. On their way they met numerous acquaintances of Colonel Heathcote, who were puzzled to know what the old gentleman was doing in the streets of St. Marin with a beautiful, well-dressed young woman.

CHAPTER XIII.

ST. MARIN.

MARGARET ordered a luncheon on the most magnificent scale, and then proposed to her father that they should take another walk while it was being prepared.

The Colonel cheerfully acquiesced, and it was during this walk that she further enlightened him as to her present position. She was obliged to return to her husband she said, in a week's time, but she had determined to see her dear old dad first and make her peace with him, and this natu rally led her to the enquiry as to how she could best assist him.

Colonel Heathcote was so amazed at the sudden change in his daughter's position that he scarcely knew what to answer. He told her after a time that he was sick to death of St. Marin, and that he would like to leave it and go to some more civilized spot,

and then Margaret's enthusiasm become somewhat less warm. She thought in her own mind that St. Marin was an excellent retreat for her father. He need have no fear of his creditors in such an out-of-the-way place, and he had his little five sous whist—a harmless recreation which not only amused him but also prevented his getting into further difficulties.

So she told him candidly that he must not expect her to pay his debts. "You have too many, papa," she said, "and I have not even thought of paying my own yet. I intend making a compromise with my creditors, and offering them a few shillings in the pound. They will be very wise if they take it, and their doing so will certainly add to my own comfort and leave England free to me once more."

"They will be certain to take your offer," said the Colonel. "I have had a considerable experience of creditors, and I have never once known them refuse money when it was put in front of them."

"Yes, I quite agree with you," she said, "and if they do accept my offer I will pay them at once, and then see what I can do for you, but at present I strongly advise you to remain at St. Marin."

The old man shrugged his shoulders, and said that perhaps after all she was right, and that it was of very little consequence what happened to him.

Margaret let him pursue his lamentations. She knew that old people were fond of grumbling and indeed enjoyed it, and she also knew that when she herself had had enough of it she could always get into the train and return to Paris.

The luncheon was a most enjoyable feast. It was a long time since Colonel Heathcote had had so many dainties set before him, and the champagne was unlimited. The old campaigner's spirits soon rose with the occasion and he became voluble on the subject of his present existence. He told Margaret that there were quantities of designing widows and old maids at St. Marin, and he gave her a description of their charms and personal appearance; and then he wandered on to the bad play of the whist players and gave a long list of the fearful enormities that different players had committed.

Margaret listened absently. Anyhow it distracted her hearing her father talk, and she hated being alone with her own thoughts, but still she could not pretend to

feel much interest in the doings of people whom she had never seen.

"I don't think that I should like a new mamma," she said with a smile, when he spoke of the designing ladies.

"I am sure that I don't want a new wife, he replied. "It is hard enough to get on by one's self. Heaven only knows how I should manage if I had any one else to keep."

They were seated in a large gloomy room—the principal and best dining room of the hotel—and they were its only occupants. The Hôtel de la Plage, as it was called, had but few customers in the winter. Occasionally a benighted commercial traveller would take up his abode there for the night, but he always managed to get rid of his wares with all possible dispatch and was off as early as possible the next day. In the summer, this dining room was the *locale* of the Table d'Hôte, and its long table was then crowded on both sides by hungry children and their greasy parents, but now it looked extremely dull, and the wind howled through the badly fastened windows with depressing force. Margaret looked all round, while she and her father were sipping their coffee, and presently she said:

"What a ghastly room this is!"

"I have told you, my dear, that everything in St. Marin *is* ghastly."

"I cannot think how you manage to exist here," she said, in a momentary burst of candour. "I should cut my throat in a week."

"You would," he answered, "but then I am old, you see, and that makes all the difference."

"You are not really old," she answered rather tenderly. "You are not sixty yet," and then to change the conversation, "are there any nice people in the place—any ladies and gentlemen?"

"Oh, yes," he said. "I know some pleasant enough families. They are all desperately poor, like myself, but we have no parvenues — the society is select and limited."

"Are there ever any parties?"

"Very often, mild tea-parties, or an attempt at a dance; but men are as scarce as money at St. Marin, and the dances are generally a failure. We do not run to dinner parties, and there is never any supper at the balls, only sandwiches and poisonous French *sirops*."

"You dear greedy old thing," laughed Margaret.

"No. I do not mind," he said. "I rarely go to them; but sometimes one cannot get out of it when they are very much in want of a black coat. My greatest friends here are the Corrys," he added. "A brother and sister who are both charming. I see a great deal of them. But I will take you to call upon some of my friends this afternoon if you like."

Margaret declared that she did not wish to make any acquaintances. She had come to St. Marin solely to see her father, and not to go into any sort of society.

After luncheon, however, she relented to the extent of allowing herself to be taken to the Corrys. Colonel Heathcote was very proud of his beautiful daughter, and she saw that it would pain him if she were not introduced to one or two of his most intimate friends. The Corrys inhabited one of the smallest and cheapest cottages in St. Marin. It was pretty enough in summer, when the whole of the front was covered with honeysuckle and clematis and the distant view of the sea was certainly very picturesque; but in winter it was woefully dull and depressing. Small as it was it appeared to possess innumerable draughts, and the wind howled round it in a way calculated to

upset the strongest nerves. The Corrys had managed to live there for three years, however, and were now tolerably accustomed to its many discomforts. They were desperately poor, and yet did nothing to increase their income. The brother was a young man of about three-and-twenty, and his sister was a year younger. Between them they managed to make up about two hundred a year; and they preferred to live abroad on that scant income to toiling in London and improving their position. Their parents had long since been dead, and brother and sister were devotedly attached to each other, caring little for society, and quite content to lead a humdrum life in this quiet little watering-place. Rumour asserted that Miss Corry had been disappointed in love, and that she had sought the seclusion of St. Marin in order to heal a broken heart, and rumour, for once, was right. Isabel Corry had loved, and had been betrayed, and although she had not exactly come to St. Marin on that account, she had made up her mind to devote her life henceforth to her brother, and to her brother alone, and to eschew for the future all thoughts of the tender passion.

Tom Corry was only too pleased that this

should be so. He was not fond of work, and he did not care to slave in a London office for the sake of adding an extra hundred pounds a year to his income. His sister encouraged him in his idleness. She felt that as they were happy at St. Marin, with their quaint little cottage and their dogs, and had no desire for society, and no craving for the bustle of the world, they had better remain where they were. They liked Colonel Heathcote because they recognised in him a broken-down man of the world, who was entertaining in his numerous anecdotes of past splendour and in the feeble efforts he made to keep up his bygone dignity. Tom Corry played whist with him every evening at the club, and generally had some amusing story to tell his sister about the old gentleman the next morning. He was always welcome at their house —not that he often troubled them with visits, and on this particular afternoon they were very much surprised to see him arrive with a handsome and well-dressed young woman.

They were both at home when the visit was paid, and there was not that flight followed by mysterious whispers to the servants to say "not at home," which usually took place when they heard the front door bell ring. Colonel Heathcote introduced his

daughter to them with a swelling look of pride, and they both gazed at her with much curiosity. She was certainly very beautiful, they decided, and, like her father, she appeared to have charming manners.

"It must have been a great pleasure for you to see your daughter, Colonel Heathcote," said Miss Corry, after a few commonplace generalities. "I did not know you were expecting her."

"My father knows it is no use to expect me," explained Margaret, with a laugh. "I am very erratic in my movements. I had a sudden attack of filial love, and so I came to see him."

"Are you going to stay long?" asked Mr. Corry.

"That will depend upon how I like St. Marin," answered Margaret.

"Then I can predict with certainty that your stay will not be long," said Isabel. "No one likes St. Marin."

"Really!" said Margaret. "I suppose it is very dull at this season of the year?"

"It is dull at all seasons," said Tom. "There is no excuse but that of having committed a crime which will account for people remaining here."

Margaret moved uneasily in her chair, and

a slight flush came to her face, but she said calmly enough, with a slight smile:

"Pray remember that my father lives here, and he has committed no crime."

"No more have we," said Isabel. "Our only crime is poverty, and it is a very general one at St. Marin."

"Poverty, if it be accompanied with content, is not to be despised," said Margaret. "Life can be made happy anywhere, and under any circumstances, if your mind be only at rest. I do not think that it depends upon money."

"I am afraid I do not quite agree with you," said Mr. Corry. "I have never yet heard of poor people being contented."

"You must not say that," said his sister "We are perfectly happy."

She looked so bright and cheerful as she said the words, that Margaret was peculiarly struck with the difference between herself and this young lady. She had plenty of money now, or at least enough to make her independent, enough to enable her to go where she liked and do what she pleased, and yet she never knew a moment's peace. And here were this strange couple living in a miserable little ill-furnished cottage, with bare walls and no carpet on the floor, and

yet they were happy and satisfied with their lot.

"Tom has some misanthropic ideas sometimes," continued the girl, "but I always nip them in the bud. We are perfectly free to leave St. Marin if we like, and our remaining here proves that we are contented, does it not?"

"Yes, I suppose it does," answered Margaret; and then she added, almost sadly, "I envy you."

Brother and sister both looked at her with interest. They had not heard much about her, and they were sufficiently curious to have liked to have known a little more about her history. Colonel Heathcote did not often speak to them about his daughter. Her marriage had been such a cruel blow to him, and had so completely shattered all the hopes he had formed for her, that he did not care to refer to such a disappointing and painful subject.

"I cannot think what people can do all day in a place like St. Marin," said Margaret. "I was telling my father just now that I should cut my throat in a week!"

"We take long walks," said Corry. "Our brains cannot be kept active because we live quite out of the world, but we take it out

in our bodies and exhaust ourselves in interminable expeditions."

"The days go by very quickly," said his sister. "My brother goes to the club in the evening and plays whist and I stop at home and work. There is never any excitement, and consequently people live to a prodigious age. Every week is like its predecessor."

"And every month and every year is the same," added her brother.

"It seems to be an excellent place for my father," laughed Margaret. "He has had quite enough excitement in his life, and is well able to dispense with it now, and I hope he will follow the example of the inhabitants, and live to a prodigious age."

"You are very kind, my dear, very kind, indeed," said Colonel Heathcote, "but, pray, wish nothing of the sort. I should be very sorry to drag out a long life in this place, and, as a matter of fact, I have often thought of leaving."

He said these words quite airily, as if the world were free to him and he was only making a temporary stay at St. Marin.

"Habit accounts for a great deal," said Corry, tritely. "One gets accustomed to a place, and feels disinclined to leave it, but if

I really had plenty of money and were able to go where I liked, I certainly should not be at St. Marin now. No; I think I should be found at Monte Carlo."

Margaret started.

"At Monte Carlo!" she repeated. "Why there?"

"Because I have always heard it spoken of as a kind of paradise on earth," he said. "Have you ever been there?"

"I was there for a few weeks this winter," she said, "but I cannot say I found it a paradise. The air did not agree with me, and the place itself is unutterably disreputable."

"Did you play?" he asked.

"Yes, I did, and won a great deal of money, so perhaps I have no right to abuse Monte Carlo. But that did not reconcile me to the place. I daresay I might have liked it better if my husband had been there."

"A cousin of mine was murdered in a train near there," said the young man. "You must have heard of it at the time, it took place a few months ago."

Margaret blanched to the colour of death, and she could scarcely control herself in order to say:

"I knew him. I was there at the time."

"I have distressed you, I am afraid," said Corry. "Did you know him well?"

And then Margaret made a violent effort to recover herself, and told them the principal incidents of the murder. She had made the Dorntons' acquaintance at Nice and they had struck up a certain friendship which terminated in this sad fashion. It had made a deep impression upon her as she was in the habit of seeing them every day, and poor Mrs. Dornton's grief was most painful to witness. She had heard vaguely that the murderer had been captured, and then she had seen it contradicted in the newspapers. Travelling about as she had been doing since, it was very difficult to follow the news. Had the murderer really been arrested?

The Corrys told her that the right man had not been arrested. An Italian who had been seen in the same carriage with Mr. Dornton had been taken into custody at a small town near Marseilles. But there was no evidence to justify the charge and so he had been set at liberty. No trace of the murdered man's money could be found upon him, or indeed anything of a compromising character. He declared that he had got out at the last station but one before Marseilles, and that he left the gentleman in the car-

riage safe and sound. The murder must have been committed after the time of his leaving him and before he reached Marseilles.

"It was most extraordinary," said Margaret. "It has never been out of my thoughts. I think of it night and day."

"Mrs. Dornton has offered two thousand pounds reward for the capture of the murderer," said Corry. "I should imagine that sooner or later that sum would induce a confederate or acquaintance to split upon the real culprit."

"But whoever murdered Mr. Dornton reaped such a rich harvest," objected Margaret. "You know that he had ten thousand pounds in his possession?"

"Yes, I know," answered the young man. "Nevertheless, I only wish that I had the means of running him to earth. I think I should be able to earn the two thousand pounds."

Margaret smiled at the youthful vanity implied in his speech.

"Why don't you try?" she said. "A little amateur detective work would not be a bad way of earning money."

"It would be a horrible and revolting way," said Miss Corry. "Pray don't suggest anything so dreadful. Tom is always talking

about it, and I do all I can to discourage him."

"It seems such a crying shame that the brute should be at large," he said hotly. "I would give anything to see him guillotined."

"You are very bloodthirsty," said Margaret. "But you must remember that bringing the culprit to justice would not restore your cousin's life. I told poor Mrs. Dornton as much. Were you very fond of him?"

"He was very kind to us at one time," he said. "When my father died, my mother was left very badly off, and he helped her in many ways. I have not seen anything of him for some years, but it was my brother he was going to meet at Marseilles when he was killed."

"How very strange!" said Margaret, absently, and then in a different voice, "but we have got on a dreadful subject; let us change the conversation?"

"Yes. You have talked of nothing but crime since we came into the room," said Colonel Heathcote. "Surely there are pleasanter topics."

"Well, they say murder will out," observed Isabel, "so we will leave off with that comforting reflection."

"Yes, it is a comforting reflection," said Margaret decisively; and then they turned to other subjects.

Mrs. Byng was certainly prepossessed with the Corrys. She took a fancy to the girl at once, and she thought them both interesting, but she was nevertheless startled at hearing that they were cousins of the Dorntons. She could not help reflecting how small the world was, and her thoughts also dwelt on those words of Isabel's, "murder will out." She was nervous and excited at the news she had heard, and she talked volubly and with an almost unconscious dread that the conversation would return to the Nice murder. All the time she was talking, she was thinking that her stay at St. Marin would be even shorter than she had originally intended, and that after all it had been a mistake to come there. Her father had shown no real pleasure at her presence and had coolly asked her if she were going to be divorced, when first he saw her, and now she found herself suddenly thrust among the Dorntons' relations—people whose acquaintance she was certainly not anxious to make. She got up to leave with a feeling of relief that the visit had come to an end, and yet with her strange inconsistency she felt fascinated by the Corrys, and she

begged them to come and see her at her hotel.

"I am only here for a few days," she said, "and I know my father infinitely prefers his whist to my society, so it will be a charity to come and see me."

The Corrys said that they would be delighted, and then Margaret, again impelled by her ungovernable impulse, said:

"Come and dine to-morrow night, will you?"

Tom Corry declared that he was dining out. Then Margaret begged that Isabel would come alone and her brother could fetch her after his dinner party was over. So this arrangement was agreed upon, and the visit came to an end.

CHAPTER XIV.

THE CORRYS.

As soon as Margaret and her father had taken their departure, the Corrys naturally began to discuss them. Clearly, in such a place as St. Marin, dull, desolate, and remote, any fresh arrival would most certainly be discussed. Then, too, Mrs. Byng was an altogether unusual arrival. She was beautiful and apparently rich—two not very common attributes in St. Marin, and moreover she had struck the Corrys as being peculiar and original.

"Mrs. Byng is a very handsome woman," said Isabel. "Have you ever heard anything about her from Colonel Heathcote?"

"No, I cannot say that I have exactly from him," answered her brother. "But I know that he did not approve of her marriage, and I think since it took place they have not, up to the present, been on very good terms."

"Well, they seem to be on excellent terms now," said Isabel. "I suppose that they have made it up." And then she repeated, "She is very handsome. She has got a face I like—a face full of power and resolution."

"I wonder what she has done with her husband?" said Tom. "I must write and ask Lucy Dornton to tell us something about her."

"Perhaps Colonel Heathcote will not receive her husband," said Isabel.

"Or perhaps Mr. Byng has found that she has too much of that power and resolution which you so admire in her," said her brother. "She strikes me as a very peculiar woman."

"In what way peculiar?" asked Isabel.

"Well, I think it is somewhat strange the way in which she spoke of Monte Carlo. She was there alone, and won a great deal of money. That in itself is rather peculiar."

"You heard her say that she was obliged to come abroad for her health?" said Isabel.

"Yes, I heard her say so," he said sceptically, "but I thought at the time it sounded rather like a St. Marin story. She looks very well. I do not think many people here would believe that explanation."

"I do not suppose the opinion of St. Marin is of much consequence to her," said Isabel.

"She certainly seems very independent," said Tom. "I am sure she has a past. I should like immensely to find out what it is."

"I do not think it can concern us," replied his sister. "We have all pasts of some kind or other. Mrs. Byng is only going to remain here a few days, and when once she has left we shall probably never see her again."

But Tom Corry seemed troubled in some unaccountable manner with reference to their unexpected visitor, and kept on referring to her at intervals during the day. At last his sister said laughingly:

"You have evidently got Mrs. Byng on the brain, Tom. Pray do not fall in love with her. Remember that there is an absent husband!"

"I am not likely to do the former, or forget the latter," said he. "Mrs. Byng is not the sort of woman a man falls in love with, even though he may admire her."

"Her husband must have done so," remarked Isabel.

"That may or may not have been the case, and, assuming that it was, it was certainly

some time ago," he replied. And then he added, "She reminds me very much of her father, and I think she must be cold and selfish, like he is."

"I thought you were a great friend of his."

"He is not exactly a great friend, but I certainly like him. I fear we generally do like people with more defects than good qualities. Colonel Heathcote is a dear old man, thoroughly bad-tempered, peppery and selfish, and yet I admit that I prefer him to any of the old fogies at the club."

"Because he amuses you?"

"Yes, he is very amusing," assented Tom, and then the subject dropped.

Margaret had also been discussing the Corrys with her father, and while telling him that she did not care to pay any more visits that day, she added that if all the St. Marin people were as agreeable and pleasant as the Corrys, he was not very much to be pitied for having to live there.

"They are all very much alike," said the Colonel discontentedly—"poor and pleasant. I suppose adversity has the effect of chastening them, and making them kind and good-natured."

"It ought to have," said Margaret. "I

have always heard that is the reason why we are tried; but I cannot say adversity made me good-natured. I found that it had quite an opposite effect. I became bad-tempered, reckless, and discontented."

"Of course it depends on the individual disposition," said her father.

"Yes, and what one inherits," she said with a laugh. "I think I inherited my temper from you!"

"I do not think I am bad-tempered," said the Colonel.

Margaret made no reply.

Her father did not like chaff, and so she refrained from giving him any more of it, and they walked on in silence.

Presently the old gentleman said:

"And so you knew their cousins at Nice. What sort of people were they?"

"Hubert knew them in England," she answered evasively. "They come from his county. I had scarcely known them a week when Mr. Dornton met with his accident."

"Do you call it an accident?" said Colonel Heathcote.

"It may have been," she answered. "It is all shrouded in mystery up to the present moment, and, as you heard me say, I really know nothing about it. Mrs. Dornton left

Nice as soon as she heard of her husband's death, and a few days afterwards I left myself."

"Did you meet the Corrys' brother?" he asked.

"No. He did not come to Nice. Mrs. Dornton went to Marseilles to meet him."

"It caused a great sensation here," said Colonel Heathcote. "The Corrys were looked upon as curiosities for some time. When it was known that their cousin had been murdered, everyone was eager for news."

"It did not cause much sensation in Nice," said Margaret coolly. "Robberies and murder are rather common there."

"I wonder, under all the circumstances, you were not nervous at being there alone," said her father.

"I was not nervous," she said. "I am sufficiently a fatalist to know that when my time does come I shall not be able to escape, and I am not so very fond of life after all. I do not think I should make superhuman efforts to live if I had the chance of dying."

"You are talking nonsense," said her father. "No one wishes to die, and you, I should think, least of all, especially now that you have a little money."

"I think that it is you that are talking nonsense, papa," she said. "That everyone does not wish to live is conclusively proved by the number of suicides that take place every year, and as for wishing to live because one happens to have made a lucky *coup* at Monte Carlo, that is really pure idiotcy! I used to think that money could make one happy, but I don't think so now. I had a foolish fancy that it made one excessively respectable and free from care, and that its possessors were looked up to and envied, but now that I have got plenty myself, I find that this is all moonshine. Money only makes one more than ever discontented and inclined to despise one's self."

"It depends how you have earned it," he said. "After all, having won it at the tables need not make you despise yourself."

"I suppose not," she answered absently. Her thoughts were no longer with her father. She had gone back to Nice and to the journey she had taken to Marseilles, and she was being tortured again by the remembrance of it all. She had come to St. Marin for distraction and to see new faces and let her thoughts run in a different groove. She had hoped that her father would be pleased to see her, and that with

him she would be able to live a new life amidst fresh surroundings, and that in time she would be able to forget the terrible experience of the past. Now she found that this was only a dream. Her father had certainly not shown exaggerated pleasure at her arrival, and he appeared to have become thoroughly bad-tempered and selfish, and then, as if this were not enough, she must needs meet Mr. Dornton's relations, and indeed, find herself in the very hot-bed of the Monte Carlo murder again. How remorseless was fate, and how useless it was to attempt to be happy when one had a skeleton in one's cupboard!

CHAPTER XV.

"ENOUGH OF THE PAST FOR THE FUTURE TO GRIEVE."

When they reached the hotel, Colonel Heathcote made the feeble excuse of having to take a fourth hand at whist, and he left his daughter and went to the club. Margaret entered the hotel and made her way to her room and rang for some tea to be brought her. She sat crouching over the fire in much the same despairing attitude as that in which we made her acquaintance in the little house in South Street. Then, however, it was poverty that made her despair, and now she was rich and yet she was no happier. It was terrible to have that feeling of loneliness which she could not get over. She felt that her visit to St. Marin was a dire failure, and had not turned out as she expected. There was no getting away from her thoughts—no calm, no possible feeling of enjoyment in anything she

attempted. Her father had even left her, preferring to go to his club to struggle for halfpence over a game of cards to spending his time with her. And yet he must know that she would naturally be lonely and be bored to death if left all by herself. She decided that even her life for the past few weeks in Paris had been better than this. At any rate she could go out shopping in the day time and forget her gloomy thoughts in the distraction of driving about, and in the evening there were the theatres. But she had tried that kind of existence and had become heartily sick and weary of it all, and so it had come to pass that she had longed for a little family affection and home-life, and having endeavoured to obtain it, she only encountered this bitter disappointment. Could nothing make her forget her thoughts? How would she be able to go through the evening? Her father would probably go to the club again and leave her alone, and she would be shut up in these two dismal, badly-lighted rooms, and hear the wind howling outside and fancy it still wafted to her the cries of the men calling "Assassination of an Englishman in a railway carriage!"

She rose and paced up and down the room. Then she lit a cigarette; but her

nerves were in a hopeless condition, and she gave a startled cry as she heard a knock at the door, and the woman brought her in some tea. She was thankful even for this interruption, and she tried to engage the woman in conversation, thinking that it would give a change to the current of her thoughts. But the waitress was a very ponderous Brittany peasant, possessing little imagination or capability of carrying on a sustained dialogue. She was dressed in peasant garb and wore heavy sabots, and Mrs. Byng found that it was very hopeless to attempt to converse with her. The Brittany girl answered all her questions in reluctant monosyllables, and backed out of the room as soon as ever she was able to do so, and Margaret was again left to herself. The tea was undrinkable. It had apparently been manufactured from broomsticks, and was made with tepid water. Mrs. Byng put it down with disgust and lit another cigarette. As a final effort she determined to go for a walk. The day had closed in and it was quite dark, but there was still two hours before her father would come back to dinner, and she could not pass them in these dreary rooms.

She strolled along the beach and listened

to the angry roar of the sea, and as she saw the waves breaking in fury over the rocks she almost longed that they might reach her and dash her brains out in their headlong course. She walked a little further on and came upon a group of sailors leaning against the sea wall, and she stopped and spoke to them. She had a wild craving to speak to some one, to talk on any subject, but the weather-beaten old tars had but little to say to her; they were peacefully chewing their tobacco and scarcely appreciated being interrupted in their pleasant recreation, and had no mind to answer vague questions put to them by an Englishwoman concerning the weather and their occupation. Margaret could with difficulty understand their patois, and found that conversation was certainly not an art cultivated at St. Marin, but she bestowed a couple of francs on the one who had been most eloquent, and then she went on followed by a chorus of blessings showered upon her by the fishermen. She smiled a bitter smile as she heard their valedictory speeches. She knew how unlikely they were to come true, and how very little it cost at St. Marin to become popular. The walk was not a success, but at all events it had the advantage

of killing time, and she felt tired when she reached home and hoped that bodily fatigue would make her sleep that night.

Her father reached the hotel with military punctuality at the hour she had named for dinner, and the repast was a pleasant one. Colonel Heathcote had been lucky at whist and was in excellent spirits, and managed to impart some of his good humour to his daughter. They talked and laughed over old times, and this was exactly what Margaret wished and what she had looked forward to when she had decided to come to St. Marin. Their painful experiences in days of poverty, when hotel keepers had been distrustful and meals were not always a certainty, and the shifts they had been put to to remove their boxes from out of the grasp of clamorous and unpaid landlords, were all lightly and laughingly referred to. Days spent in hiding from obstinate duns, a winter spent at that defunct gambling place, Saxon-les-Bains, where they had lost everything and were left with no money with which to pay their journey to a more civilized spot, and then brighter days in their nomadic existence. Runs of luck which lasted for two or three weeks and put them thoroughly on their legs again, and which

at last induced Colonel Heathcote to plunge heavily into debt once more; days on which he could buy handsome presents for his daughter, and days on which, when the luck changed, he would take them away from her in order to sell them for half their value. It amused them both to bring to each other's recollection these scenes in the wandering life they had led, and then Colonel Heathcote said, in rather a sad strain:

"Ah, Maggie, you should never have left me, we were so happy together."

"No one knows it better than I do," she answered wearily. "I would give anything to go back to those old days again. Not as I am now," she added, "the charm would all be gone, but I mean as we were before I married and when I used to watch all the players and wonder how much each one had won and whether any of them would marry me."

"Yes, you were in too great a hurry to marry."

"I know it now that it is too late," she answered. "Even going without dinner and having to dine off galantine and bread eaten up in the mountains, as we used to do at Saxon, would be better than my present life."

"I don't think you often went without your dinner," he said rather reproachfully.

"Your memory is not so good as mine," she replied with a laugh. "But youth is always greedy and generally hungry, so I suppose that is why I remember it better than you, but then I know how we used to appreciate a good dinner when we got one. How we loved to order the champagne and all the *primeurs* — asparagus in December, peas in January! Ah, a gambling life has many pleasant phases!"

"Yes, so it has. But it is the end that is the worst part of it—an end at St. Marin with uncongenial companions and bad cooking."

"Never mind, father," she said kindly. "It is only for a time. I am going to help you to pay your debts, and then you will be able to go where you like."

"You are very kind," said he, "but perhaps your husband will not allow you to pay them."

"He knows nothing of the money I have won," she said coldly.

"Have you never written to him?" he asked.

"No. I told you we do not write. We were obliged to give up house-keeping be-

cause we were head-over-ears in debt and no one would help us, but at the same time I had no intention of going to the workhouse with him, so I said it was better that we should separate for a year till things took a different turn. He was quite willing and we had no quarrel of any kind—at least not as far as this mutual separation was concerned. He gave me a hundred pounds, and I started off to Monte Carlo to make the best of it, and, as you see, I have done so."

"But suppose you had lost the money, what would have become of you?"

"I was determined to succeed," she said, in a resolute manner. "I never thought of failure. I suppose if I really had come to an end of my money I should have gone back to him, but I never thought of it. I went to Monte Carlo *determined* to make money and I made it."

"You were very lucky," said Colonel Heathcote, "very lucky indeed."

"Yes," she assented dubiously. "But I am no happier now that I have got it than I was before; sometimes I feel that I should like to throw the money into the sea."

"Pray dismiss such quixotic ideas at once," said the Colonel hurriedly. "You can give

me the money when you are tired of it. Of one thing I am certain, some of my creditors would be very pleased to see it."

"I dare say they would, but the quixotic ideas, as you call them, do not last very long. You need not fear my doing anything rash."

"And now I suppose you will go back to your husband?"

"I don't think I shall. At any rate I have no present intention of doing so. You see our compact is not at an end, and, to tell you the truth, I don't even know where he is. Then, too, I am not particularly anxious that he should spend the money I have earned so hardly."

"Hardly!" echoed her father with a smile.

"Yes, it was hard work," she said; "harder perhaps than you may imagine."

"You must have had tremendous luck, and I know what that means; you have only got to put your money down and leave it there and it comes back ten-fold in no time."

"Yes, that is how it is done," said Margaret coolly. "It is very easy."

And then she thought of her folly in not having done this. If only she had followed Mr. Dornton's game and left her money

down, there would have been none of these prickings of conscience and constant fear of being left alone.

"Cowardice is the ruin of all gamblers," said Colonel Heathcote.

"Yes; don't talk to me of it," she said. "I cannot bear to think of all I might have won if only I had had a little more courage."

"You must have been very courageous to win as much as you did with your small capital," said her father.

"Yes, perhaps after all I was courageous," she answered.

And then Colonel Heathcote again left her. Nine o'clock had struck and he told her he must go to the club. Margaret, however, was by this time in better spirits, and she did not now mind being left alone. She went up to her room, where she had told them to make her an immense fire, and she was soon absorbed in the perusal of one of Alphonse Daudet's masterpieces.

CHAPTER XVI.

"ANOTHER DAY AT ST. MARIN WOULD KILL ME."

On the day following Margaret's arrival at St. Marin it poured with rain without intermission, and she was at her wits' end to know how to employ her time. Notwithstanding all her precautions she had passed an agitated night, and when at last she had gained some snatches of sleep, she had been disturbed by dreams of a violent and disagreeable nature. The Corrys had taken a prominent part in these dreams, under every conceivable shape and form. At one time she had imagined Tom to be a police officer, and she was engaged in fruitlessly struggling to prevent his handcuffing her. Then again, she was sitting quietly in their little room, when their dead cousin, James Dornton, suddenly appeared and pointed to her in silence more eloquent than words. Another nightmare took the form of her being actually

in prison, and Isabel Corry was sitting by her side endeavouring to soothe her with kind words of sympathy.

Between each of these dreams Margaret woke up in a great fright, with perspiration standing in beads on her forehead, and each time she lit her candle and began to read, in the hope that that exercise would enable her to forget them. And then, as she again began to feel drowsy, and put out the lights and allowed herself to fall asleep, she was only tortured by some phantom scene more horrible than its predecessor.

It is not to be wondered that in the morning she awoke nervous and feverish, and with a fixed determination that nothing should induce her to remain at St. Marin.

"I was a fool to have come here," she said, as she was dressing herself. "I might have known that a ghastly spot like this would act upon the nerves."

So Margaret made up her mind to leave the next day, and told her father as much when the Colonel came to see her. The old gentleman was scarcely surprised. He knew from long experience that his daughter was not to be depended upon, and, truth to tell, it was not altogether disagreeable to him to hear that she would not make a long

stay. He had very little love for her now, and, whatever he might say to the contrary, he was quite content to resume his old life and have no further cause for excitement. He merely asked her whither she was bound, but he did not complain of the shortness of her visit.

"I think I shall go back to Paris," she said, "and resume my operations on the Bourse. It gives me an occupation and something to think of. Another day at St. Marin would kill me."

"You talk as if you had a very bad conscience," said her father. "Why should your mind require so much distraction? Is not family affection enough for you?"

"It is enough for a few days," she said; "but I never intended to stay at St. Marin very long. I only came here to see how you were getting on, and as I find you are perfectly well, and that you have made a pleasant little life for yourself, I shall go away quite happy."

"I have not made a pleasant little life for myself," he demurred. "My necessities compel me to stay in this infernal hole, but pray get rid of the impression that I like it."

"Well, if you are really serious, I will

do my best to get you out of it when I have settled my own affairs," she said; "but I need scarcely tell you that I have a great deal to do with my money."

"I can easily predict what will happen," said the old gentleman, incredulous as to her good motives. "You will return to Monte Carlo and lose every sou you possess."

Margaret laughed a loud sarcastic laugh. "You never made a worse prediction in your life. Wild horses would not drag me to Monte Carlo."

"You are not grateful then for what it has done for you?"

"No, I am not," she said, still smiling. "I know enough about gambling to be perfectly certain that for one week's luck one has years of *la guigne*."

"You will be wise not to return then," said he.

She nodded her head.

"Monte Carlo never sees me again," she repeated; "and I very much doubt if St. Marin will ever have that honour. I shall do my best to take you away from it, and then I think that we had both better bid good-bye to Brittany for ever."

Colonel Heathcote had no faith in her promises, and he was quite certain that the

money which she had apparently won so easily would soon return to the source from whence it came. Even if she did not go back to Monte Carlo, she would probably lose it in risky speculations. He had long since come to the conclusion that there were no fortunes to be made by gambling. Even with the most fortunate, the luck was short-lived, and always ended to the detriment of the player—morally and pecuniarily. He told his daughter this, and then he asked her what she was going to do all day.

"I suppose I must sit in these two rooms," she said, "unless I want to catch my death of cold by going out in the rain."

"Would you like to call upon some people this afternoon?" he asked.

"No thank you," she answered. "I don't feel socially inclined to-day. My visit of yesterday was sufficient to last me some time. Do you think it will rain all day?"

"It generally rains for a week here when once it begins," he answered cheerfully.

"Then that decides me," she said. "I shall certainly leave to-morrow. In the meantime, I must occupy myself with the cards."

"Do you still tell your fortune?" he asked.

"Yes. It is the one remnant that I retain

of our old life. I do interminable 'patiences' all day, and I generally 'lay myself out,' as the fortune-tellers say, every morning."

Colonel Heathcote smiled.

"And does it ever come true?" he asked.

"Never, I am thankful to say. I see presents from fair men with good hearts, letters from dark men and false women, disagreeable surprises and fresh acquaintances, sea journeys—'crossing of water' they call it, and law papers, but it all comes to nothing, and my life goes on exactly the same."

"Then why do you continue to do it?"

"I don't know. It amuses me, and, as you know, I am very superstitious. Sometimes the bad does come true, but the good never!"

"That is true to life at any rate," he said. "We are always disappointed in the good things we expect, and find that there is an unmistakable reality about the bad ones."

"Yes, I know. Those are the precepts you originally taught me, and I am bound to say that I have found them correct. It is a pity to have a bad opinion of the world, and to be dissatisfied with everything; but

I find that the longer one lives the more misanthropical one becomes."

"I call it philosophy," he said.

"Then you are wrong," she answered. "A person is certainly not in a philosophical frame of mind when he is discontented."

"Well," said he, "anyhow it is philosophical to expect nothing good in the world. You will find that what I have been saying is only common-sense after all, when you have lived as long as I have."

"I hope I shall never live to share your opinion," she answered. "I am still under the delusion (for that I suppose is what you would call it) that there is some good in the world, but I think that in order to meet with it one has first of all to set the example, and in that, of course, lies the real difficulty."

Colonel Heathcote yawned. He did not care to discuss subjects such as these with his daughter, and soon afterwards he took his departure.

"I will leave you to your cards," he said, "and I hope that they will afford you all the necessary consolation."

So Margaret was again left alone, and this time with nothing to look forward to

but a dreary day, which she fully expected she would be compelled to spend all by herself. The prospect was not encouraging, for if there was one thing that Margaret now loathed more than another it was her own society.

CHAPTER XVII.

"BAD PEOPLE ARE BOUND TO BE MISERABLE."

THE dinner hour came at last, and Miss Corry, who arrived punctually, received a warm welcome from Margaret. Colonel Heathcote, of course, put in an appearance, and the dinner proved lively and pleasant. Isabel had been much interested in hearing that Mrs. Byng had known the Dorntons, and she was anxious to learn some particulars of the murder. She had never heard the full details, and she therefore begged Margaret to tell her everything she knew.

The Corrys were only poor relations, and were consequently not very intimate with the Dorntons. At Christmas their existence would be remembered, the remembrance taking the form of an exchange of Christmas cards, but at other times there was no correspondence, and all that the Corrys actually knew about the murder

they had gleaned from short paragraphs that had appeared in the daily papers. They had not yet seen their brother since his return from India. He had promised them a visit, and indeed they were expecting him every day, but on his first arrival in Europe he had naturally to devote himself to Mrs. Dornton, having been almost on the spot when the crime was committed.

The inquiry at Marseilles had led to no satisfactory result. The man who had up to a certain point been James Dornton's travelling companion was arrested, but nothing could be proved that would in any conclusive fashion establish his guilt, and, after several remands and interminable interrogations, he had been released, and Mrs. Dornton had returned to England still in ignorance as to who had murdered her husband. Her cousin had accompanied her, and was still at Barnley Towers, putting things in order and making arrangements for the widow's future. She was pleased that he should remain with her, as he could talk on the only subject which she really cared to discuss, and he, for his part, felt almost as great a longing that the murderer should be captured as did Mrs. Dornton herself. It was so provoking to know that James

Dornton's assassin must have been somewhere close at hand all the time they were at Marseilles, and yet that they were unable to identify him. They had left Marseilles down-hearted and discouraged, but Lucy Dornton was determined not to relax her efforts, and her first step had been to offer the large reward of two thousand pounds for the capture of the man who had slain her husband. All this the Corrys had heard from their brother, but Isabel told Mrs. Byng that there was a great deal more she would like to know. She asked her if she had seen Mr. Dornton win the money, and how it was that he happened to carry so much about with him.

Margaret answered all her questions with unfailing readiness. There was not the slightest hesitation in anything she said, although she declared that the remembrance of it all was most painful to her. She particularly accentuated the fact that she herself had entreated Mr. Dornton to bank the money at Nice. True she had not had exactly a presentiment that anything would happen to him, but still his was a very foolhardy act, for everyone knew that the line between Nice and Marseilles was infested by thieves.

Isabel listened to it all most attentively, and then said, "I am going to write to my cousin. I will mention that I have made your acquaintance, and may I give her your love?"

"Do so, most certainly," said Margaret. "I should very much have liked to have written to her myself, and would have done so, but I feared that my letter would only awaken unhappy memories and open afresh her wound. Then, too, I have been travelling so constantly that I have had no fixed address to give her."

After this the topic was dismissed, and Isabel declared that Mrs. Byng must not think of leaving on the following day. There were many sights to be seen in the environs of St. Marin, and she sincerely hoped that the Colonel would have sufficient eloquence to induce his daughter to remain.

Margaret smiled, pleased that there was someone in the world who professed a liking for her and was ready to express regret at her departure. She said that her plans would depend upon the weather. If it were fine the next day she might possibly decide to remain, but if it were wet she should certainly leave St. Marin by an early train.

As whist time came round Colonel

Heathcote began to fidget in his chair and, by constant reference to his watch, showed signs of his anxiety to leave. Margaret understood him, and laughingly told him not to wait on their account.

"I am sure Miss Corry will excuse you," she said. "And I know you are dying to lead your 'singleton.'"

"Lead my 'singleton'?" ejaculated the old man in horror "When have I ever done such a thing?"

"I am quite sure that you are the crack whist player of St. Marin," laughed Margaret. "Mr. Corry told me so yesterday. Don't mind my joke."

"That is not saying much," said the Colonel; "they are a miserable lot of players."

"And you could hold your own at the 'Portland' or the 'Turf,' I suppose?"

"I will venture to say that I could," he answered, complacently, and then he wished them good-night.

As soon as he had gone, Margaret said, "It is an extraordinary fact that every whist player thinks that he is the best in the world. It is a rule that does not apply to other games, but in whist it is invariable."

"I think it is a rule which applies to

most of us through life," answered Miss Corry. "We all think we excel in whatever we undertake."

"I have never thought so of myself," said Margaret. "I have very little faith in my capabilities."

"Then you must be an exception to the rule," said Isabel.

"I suppose it is because I have made such a failure of my life," said Margaret. "No one could be conceited who had made such a fiasco of existence as I have done."

"Have you really?" said Miss Corry. "I daresay it was not your fault."

"That is the worst of it," said Margaret. "It was entirely my own fault. I married very young, and I married a penniless younger son. That was my starting folly, and I have kept up the same line ever since."

"You might not have been happy if you had married for money."

"Perhaps not; but I should have been comfortable, at any rate. As it is, I have known much discomfort, and I have also realized that man's love is not eternal."

"I realized that, too," said Miss Corry, with a faint smile, "but fortunately before, instead of after, marriage."

"You were very lucky," said Margaret.

"And so you have had an unfortunate attachment?"

"Yes, but we will not speak of it, please. Tell me something about yourself."

"I have nothing interesting to tell you," said the other. "I married a poor man, and my life has been a perpetual struggle ever since. He has always behaved kindly to me and I have nothing to reproach him with, except his poverty; and indeed I ought not to reproach him with that, for I knew his position before we were married, and I accepted him with my eyes open."

"I had an idea that you were very rich," said Isabel.

Margaret laughed. "No, I am not rich," she said. "I happen to have a little money because I have just made a lucky *coup* on the Bourse, but riches and I are strangers."

"I suppose you will go back to London when you leave here?" asked Miss Corry.

"I don't know where I shall go to," answered her friend, "and, frankly speaking, I don't much care."

"Why do you speak so recklessly?" asked Isabel softly. "I think I should be very happy if I were in your place."

Margaret smiled, and a very sad smile it was

"I very much doubt it," she said. "I verily believe that nowhere on the face of the earth there exists a more miserable woman than I am."

"You are very enigmatical," said Isabel. "Why should you be miserable?"

"Because I am bad, and bad people are bound to be miserable."

A strange feeling had come over her to-night—a feeling which she had never yet experienced, a feeling which showed itself in these wild and uncontrollable outbursts of candour. She liked this girl with her sweet kind face and her pleasant low voice, and she was grateful to Miss Corry for the interest she seemed to take in her and for her sympathy, so evidently sincere. Then, too, Miss Corry had suffered, and through no fault of her own. Her love had been won and then carelessly cast aside, but she did not complain, nor did she make bitter speeches about the injustice of the world. Margaret Byng felt that she would almost like to throw herself on this young girl's mercy and tell her the incidents of her life during the past few months. And she felt sure that she would pity her and even find some excuse for her, but she checked the words as they came to her lips.

"You are not really bad," said Miss Corry, in answer to her friend's vehement assertion: —"People who are really bad never admit as much."

"Then I must be an exception," said Margaret moodily, "for I have vile instincts, and very little control over them."

"I am sorry to hear you say so," said Isabel, "and what is more I do not believe you. From the little I have seen of you I should imagine you to be just and generous."

"I am afraid that I do not possess the former virtue, and, up to now, I have never had the opportunity of discovering whether I possess the latter. I know it has been wrong of me only to look upon the dark side of humanity," she added, getting up and pacing the room. "I have all along taken a false view of things and refused to believe in the good that exists How can I be happy believing in nothing and mistrusting all my fellow creatures?"

"I might have reason to do so," said Miss Corry, "for as you possibly may have heard, I was cruelly jilted."

"Yes, papa told me something about it," said Margaret, "and I envy you your power of resignation; however, you may be luckier on the second occasion."

"I am not likely to have a second chance," said Isabel.

"You will have plenty of chances. You are young and pretty, and your disposition is amiable. As long as you continue in your present way of thinking you will be happy, and one day you will doubtless meet with the man who is worthy of you. It is only a miserable disappointed wretch like myself for whom there is no hope and no future."

"You must have known some great sorrow," said Isabel, sympathetically, "something more perhaps than you would care to tell me. I have no right to ask you what it is, but if you would be any happier for confiding in me, let me assure you that I would honourably keep your secret."

"No, I cannot tell you," said Margaret in a hard voice. "I hope that my secret will not burden me very long. I have a strong presentiment that I shall not live to be an old woman."

Isabel's curiosity was fairly aroused. She felt that her brother had been right when he remarked that he was certain there was a mystery connected with Mrs. Byng. All manner of conjectures flitted through her brain, but none of them were anywhere near the truth. She was most anxious that Mar-

garet should confide in her, but clearly it was impossible for her to question her any further. Moreover, it was evident that Margaret had told her all that she intended to tell that night, for she rose after making her last remark, and said with affected cheerfulness:

"I am afraid I have bored you to death in selfishly talking to you about myself, and I am sure that I have depressed you into the bargain. Will you have some tea? I cannot recommend it, for I think they make it with old chopped straw. May I tell them to brew you some punch?"

But Isabel declared that she would take nothing, and told Mrs. Byng that she had certainly not depressed her, and then she added:

"I fear my questions have pained you. Pray do not think that I put them from any idle motives of curiosity."

"Of course I quite understand that. They say that open confession is good for the soul. I am afraid that mine is past having anything done for it," added Margaret, returning to her old despairing tone. "When you have reached a certain very low moral level it is impossible to get up again. God grant that you may never

know as I do what it is to be utterly without hope, and to become possessed with the feeling that forgiveness is out of the question."

"You cannot really feel like that," said Isabel incredulously.

"At times I do," said Margaret. And then she added with an effort, "but enough of myself, tell me something of your brother."

At that moment, however, Tom Corry was announced, and Isabel had no opportunity of gratifying her friend's request.

The young man said that he had envied his sister all the evening, for he had had a bad dinner and the people were even duller than usual.

"You need not have envied Miss Corry," said Margaret lightly. "I have inflicted my troubles upon her ever since she has been here, and at one moment we actually thought of ordering some punch to revive our drooping spirits."

But Isabel declared that she had had a delightful evening, and before her brother and she took their departure she made Mrs. Byng promise that she would not leave St. Marin on the following day, and that she would pay them a visit. Margaret readily gave her consent to the arrangement. She was touched by the girl's affectionate manner,

and the experience of a pure uninterested friendship was new and refreshing to her.

Shortly afterwards the Corrys wished her good-night, and Margaret was left alone to ponder over the strange conversation in which she had just taken part. Now that she was left to herself Miss Corry's influence soon departed, and Margaret wondered in positive amazement at her folly in having been almost tempted to tell her secret to her friend.

CHAPTER XVIII.

HUBERT'S DEATH.

THE next day Margaret was somewhat astonished at receiving an unusually early visit from her father. The old gentleman was not given to these surprises, and it was evident that something out of the common had occurred. His face wore a solemn expression, and Margaret, who had had one of her bad nights, and consequently was not in the best of humours, asked him abruptly why he looked so miserable.

"If I look miserable it is on your account," he answered. "I am afraid I am the bearer of very bad news."

Then she got very uneasy, and nervously begged her father to tell her the worst at once.

"You will be terribly shocked," said the Colonel; and curiously enough Margaret immediately felt relieved at these words. If she were only going to be shocked, the

news could not affect her very seriously, and she implored him to proceed. Then Colonel Heathcote produced a copy of the *Times* of the day before, and said: "My dear child, I implore you to be calm."

"I am calm," she answered, "but I hate mysteries. Why not tell me what it is?"

"Very well then, you can read for yourself," said the Colonel, rather impatiently. "Your husband is dead."

Then there was a silence. He had expected her to faint, or to scream, or to betray some violent emotion, but she remained standing in the same position apparently unmoved; and then, after a pause, she looked at her father with a frown on her face, and said:

"Dead?" as much as to say, "Are you joking?"

Colonel Heathcote held out the paper and pointed to the obituary column.

"Read for yourself," he repeated.

Margaret took the paper from his hand and read aloud in a mechanical voice:

"On the 18th inst. of pleurisy, Hubert George, second son of the Honourable Augustus Byng, aged 35."

"It is awful, is it not?" said her father.

"Yes, it is awful," said Margaret, and

she still stood there pondering over the announcement.

"Fancy the scandal it will create here when it is known that you were not with your husband when he was dying."

"Yes; I ought to have been by his side nursing him," said Margaret calmly.

"What is to be done?" asked her father.

"I suppose I must buy a widow's cap and some black crape," she said drily. "I can't think of anything else very pressing at this moment."

"Maggie, you revolt me!" ejaculated the old man. "What a disgraceful tone of levity to adopt in speaking of such a solemn——"

"Solemn what?" she said, interrupting him. "I am very sorry he's dead, but we must all die sooner or later, and your grief is particularly ridiculous, considering you refused to speak to him when he was alive, and would not even hear his name mentioned."

"Nevertheless I am not quite a brute," he protested. "The sight of that announcement has quite upset me."

"And it has upset me," she admitted; "but still there is nothing to be done. I cannot bring him back to life, poor fellow."

"You certainly take it very calmly.

After all I need not have been so anxious on your account."

"You can spare me your reproaches, papa. They are perfectly uncalled-for, and I am not going into hysterics whatever you may say. I suppose I bring a curse on everyone who has anything to do with me," she added rather wildly; and then she sat down and buried her face in her hands.

"Well, you were a good wife to him," said her father with attempted consolation.

"Yes, I was a good wife to him," she said semi-defiantly. "As long as we remained together I did my duty, and it was not altogether my fault that we separated. Our position had become intolerable, and it naturally led to quarrels, but we parted good friends. At any rate I did not run away from him or accede to any of the temptations which daily came in my way. As far as I know Hubert was as anxious as I was that we should separate, and, under the circumstances, it was clearly the only thing to be done."

And then she thought of her last parting with him, of her husband's eager look as he said to her, "You *will* write to me Maggie?" and of her impatient answer, "Of course I will," and then of her grer

feeling of relief as she drove away. And now he was dead. Gone to that mysterious eternity — the eternity she so horribly dreaded; and she would never see him again. Her father was right. It was awful. At first she had not realised it fully; her husband had dropped so completely out of her life for the last few months, that the shock was not so keen as her father had expected, but now that she came to think it all over it was really terrible. She would never see him again. That was the thought that kept coming back to her again and again. Never see him, never hear his voice! And yet once she had loved him so dearly and had sacrificed all her life for his love.

"What can be said to the people here?" asked her father.

"What can be said to the people here?" she echoed crossly. "Do you think I care for the people here?" The tears were standing in her eyes as she said these words.

"What on earth will they think?"

"What can it matter what they think? Tell them anything you like."

"It will seem so very strange that you should not have been with him," he said.

"It is strange," she said with a sad smile,

"They will be quite right if they think that. No one can contradict them."

"I suppose you will go over to London at once?" he suggested.

"I suppose so," she answered. "His creditors can't make me pay his debts, can they?"

"No, of course not. You need not let anyone know you have got any money; and then you will come back here and we must arrange to go somewhere together. You are too young to live by yourself."

"Do you think so?" she said with a sigh. "I do not feel very young but I feel terribly lost and alone. After all, I suppose Hubert was the only person who ever cared for me."

"You appear to forget me," said her father.

"And you would have forgotten me if I had not come to see you," she answered coldly. "Hubert really loved me. With all his faults he loved me sincerely."

"I shall tell them here," said the Colonel, seized with a sudden inspiration, "that your husband loved you so much that, knowing you were far from well yourself, he would not hear of your being informed of his illness until it was too late, and I shall add that you are completely broken down with the news."

"You can tell them any lie you like," she said angrily, "you appear to have a ready stock on hand. It is not much wonder that I gave you the opportunity of reproaching me on account of my calmness just now. I should scarcely be your daughter unless I were heartless and cruel."

"You are very impertinent and very undutiful," said the old gentleman, boiling over at this unexpected attack. "I came here ready to sympathise with you, and I found you cold and unmoved at the receipt of the terrible news of which I was the bearer. It is not my fault if you are so quarrelsome I don't wish to quarrel with you."

"Nor do I wish to quarrel with you, Papa," she answered rather more submissively. "I am very sorry for poor Hubert, very sorry indeed; and, what is more, I am very sorry for myself. It will be an endless regret to me that I was absent from his death-bed." And then she added, "When can I start?"

"The boats go three times a week," he answered, "on Mondays, Wednesdays, and Fridays. To-day is Saturday, so you will have to wait till Monday."

"That will be too late. I shall go up to Paris and start from there by the mail."

"I suppose he will be buried at Combere. Will they receive you there?"

Margaret hesitated, and a crimson blush flew to her face. What would her husband's relations say to her absence from his death-bed, and what story had he told them in reference to his separation from his wife? Perhaps he had blamed her for their troubles, and declared her to be the cause of their ruin. No, she thought, he was far too generous to do that, and, even if he had, she clearly had a right to attend his funeral as well as the right of ordering it and giving all instructions. No one could take this from her; and yet she did not relish the idea of meeting those proud relations who had been so angry at Hubert's marriage, and had never taken any notice of her since.

"After all, I can do no good at the funeral," she said. "I scarcely see why I should go over. I think I will write to Martin, his lawyer, and ask him to send me full particulars. You see, no one knows where I am."

"I think you ought to go to the funeral," said her father. "I will accompany you if you like."

"If I go, I shall go alone," she answered. "but I am not sure that I shall do anything

of the kind. Hubert's relations have never taken any notice of me, and I am not in the humour to be snubbed by people I don't care about."

"But the world will think it so strange," said Colonel Heathcote.

"Do you mean the St. Marin world?" she asked. "Because if you're going to bore me any more with what people here may say or think, I warn you that we shall most certainly quarrel. Once and for all, I tell you that I don't care one snap of the finger for St. Marin's opinion."

"Then I had better leave you, for I suppose I am included in that sweeping remark," replied her father with some feeling, for, truth to tell, the old gentleman was deeply hurt.

"Yes, you had better leave me," she said. "I want to be alone. Come and see me after luncheon, and I will tell you what I have settled."

"I hope you will be in a better temper," he said, firing a parting shot.

"It is extremely improbable," said his daughter. And then she went into her room and sat down to think.

* * * * *

This new position had indeed come to

Margaret as a surprise, and she could scarcely decide in what light to view it. She regretted her husband's death for some reasons, and yet she could not help feeling that, to a certain extent, it was a relief.

"If ever he should have learnt how I have passed my time since I have left him it would, perhaps, have been better that he should have died," she thought.

And then she remembered the old days when she had been so madly in love with him, and she longed to see him once again to ask him to forgive her for the unkind things she had said when they had parted. It was an awful blow, coming so unexpectedly, and without any kind of preparation. She sat over her bedroom fire and went through, in her mind, the few years of married life they had passed together — the never-ceasing struggle to keep up appearances, the gradual estrangement that had grown up between them, and the cold November night when she had silently left his house, never to return. Ah! If she could only have known then that she would never see him again, how much kinder she would have been—but she had been all impatience, all eagerness to leave him. And her life since! It was too dreadful to think of—stained

with a crime which nothing could wipe out, a crime that one day might place her in a felon's cell. She must not allow herself to dwell on those awful months that had passed by since she had left London. There was an entirely new opening for her now, and henceforth she must think only of the future.

After a time she returned to the question of whether or not she should attend her husband's funeral, and she tried to look at it from every point of view. She did not wish to encounter the harsh words and reproachful glances of Hubert's family, and she was fully aware that they would show her no mercy. They had always treated her badly, at least, so she had considered. Even his father had barely noticed her, and had not increased the allowance which he had made his son before he was married. They had entirely ignored her, and looked upon her as an unwelcome interloper. Then came the desire to know every detail of her husband's death, and an almost uncontrollable longing to see the last of him. The problem that she had propounded most probably possessed a solution, but, anyhow, it was very difficult to arrive at it, and there she sat, unable to make up her mind whether she should leave St. Marin or not.

Most things have an end, and Margaret's discussion with herself came to an end at last. As might have been expected from a woman of her type, the conclusion she arrived at was a selfish one. She decided not to go, for she felt that her journey would only cause her endless trouble, and that it would be simpler and easier and better from her point of view to communicate with the family through the medium of Mr. Martin, and ask that gentleman if old Mr. Byng intended to do anything for her. She would make her father go over to England alone and he could attend the funeral and look after her interests. The Colonel would not have much difficulty in inventing some plausible story to account for her absence. He might say, for instance, that she was too ill to travel, and that she was living with him in consequence of Hubert's having been unable to provide her with the means of existence. Like her father she was quick at these kind of resolutions and inventions, and her momentary tenderness for her husband's memory was soon absorbed in the thought of warfare with his relations. Of course, they must do something for her, if it were only to continue the allowance which had been made to Hubert. There had been no

marriage settlements, consequently she had not the right to a penny, but her father must see after all that and endeavour to arrange something for her future. And then, as she thought of all this, she smiled a grim smile, for she knew that there could be no future for her, that is to say no future worth living for—nothing but the racking of a troublesome conscience, a conscience that refused to be stilled. She was violently agitated and could fix on no definite plan. Where was she to live, and how? It all seemed dark and hopeless at present. But, nevertheless, she would not go to England. Nothing would induce her to face those stony-hearted Byngs with their exaggerated ideas of their own importance and her inferiority.

When her father returned she told him of her decision with reference to herself, and at the same time requested him to go over to London and act on her behalf. The old gentleman was surprised, and for the moment the idea pleased him, but he suddenly remembered his own embarrassed position and said sadly:

"You forget my creditors, Margaret. You forget my creditors, my dear child. The probability is that I should be in

Holloway Gaol before I had been in London four-and-twenty hours. There are scores of writs and judgments and judgment summonses out against me, and I don't know how many commitments, I don't indeed. Anyhow I might be at once arrested."

"Yes, I had forgotten all that," she admitted. "What a nuisance! But if I give you a couple of hundred pounds, surely you could satisfy the most rabid of them for a day or two. Would not that make you safe?"

"It might," he answered in doubtful tones, but in reality only too thankful to have the handling of such a sum. "It might. One can never tell. At any rate," he said magnanimously, "I will run the risk for your sake. I can quite understand your not having the courage to face so painful an ordeal."

Margaret smiled. She read her father like a book, and she knew that the mention of two hundred pounds had decided him to run any risk.

"He will not give his creditors a farthing of the money unless he is obliged," she thought; and truth to tell Colonel Heathcote was thinking much the same thing. Then she proceeded to give him his instruc-

tions, which were very long and complicated, but he thoroughly understood them, and promised to do as she desired.

They settled that he was to go by way of Paris and not wait for the Monday boat. Mrs. Byng would, of course, pay all expenses, and the Colonel must buy a very handsome wreath in Paris to place on her husband's grave. Then, when everything was settled, she went to her room and fetched some money in order to give it to him. She brought down five notes of a thousand francs each and one of five hundred, and the old man's eyes glistened as he saw his daughter count them out.

"Here are two hundred and twenty pounds," she said. "You will lose a little on the Exchange, but still I hope it is more than you will require. I need not tell you what to say to your creditors if they should bother you, as I have no doubt that, as of old, you are perfectly capable of inventing fables for their edification. At any rate, make the money go as far as you can, and come back soon."

Colonel Heathcote said nothing in reply. He took the money carelessly as if such a sum were of no importance to him, and placed it in his pocket-book, and then

waited to hear if Margaret had anything more to say.

"You thoroughly understand all I have told you, Papa?" she asked.

"I hope so," he answered. "I am not quite an idiot." And then this affectionate father and daughter wished each other good-bye, and Margaret prepared to pay a visit to the Corrys. She felt too unsettled to remain alone, and she was anxious to tell them her news. When she arrived at the Villa Belle Vue, which was the modest name of their cottage, she found that they also had a surprise for her. Their brother had arrived that morning, and so it came to pass that the first person Margaret Byng saw upon entering the house, was the man who at Marseilles had first recognised the dead body of James Dornton.

CHAPTER XIX.

CAPTAIN CORRY.

TOM CORRY and his sister were in high spirits, and welcomed Margaret with delight. They were pleased at the unexpected arrival of their brother, and pleased also that they would at once be able to introduce him to the most charming person in St. Marin.

It will easily be understood that Margaret felt very awkward. It was so difficult to blurt out before an utter stranger the fact that she had suddenly become a widow. But her manner showed her friends that something was the matter, and never for a moment imagining that the matter was serious, they laughingly asked her if she had just received a lecture from her father.

"I have had very bad news from England," she said, "I should like to speak to you alone, Miss Corry, if you can spare me a few minutes."

Isabel willingly acquiesced, and the two

women left the room together. Once outside, Mrs. Byng calmly stated her news without any apparent emotion.

"My husband died last week," she said simply. Then Isabel was sobered at once, and offered her condolences with true feminine tact.

"It has been a dreadful blow to me," said Margaret; "although we had not lived very happily together for the last two or three years, nevertheless this news has come as a terrible shock."

"It must have done so," said Isabel. "Death is always sad under any circumstances, and I have no doubt that the fact of your not being with your husband at the last makes your grief doubly severe." And then she added, "Did he die of heart-disease?"

Margaret hesitated. Truth to tell, she did not know how best to answer her friend, so she contented herself with making a rambling little statement to the effect that her husband had caught a chill and at first thought nothing of it, and when he had become worse, so anxious was he not to alarm her that he refused to let anyone tell her of his danger. The chill had turned to pleurisy, and he had died after a few days'

illness. Even with this girl, whom she sincerely liked, and who evidently liked her, she could not be altogether candid.

"How terrible!" said Isabel. "But was no one with him? Why did they not let you know? Why did they not telegraph?"

"He was living in bachelor chambers," said Margaret evasively. "We had given up our house, and I suppose that it was too sudden for any of his family to be there. However, I have received very few particulars as yet."

Then she had to invent a plausible story to account for her not starting immediately for London. Her husband's relatives had always disliked her because she had no money, and she had not the heart to face their rudeness at such a moment. Moreover, her husband had never paid her dressmaker's bills, and she would probably be put in prison if she showed herself in London. Miss Corry believed all this and continued to sympathise with her. Money was the curse of everyone's life, she declared, and she believed that it was better to be content with a miserable income and to avoid all temptation of debt.

"Of course it is," assented Margaret;

"but unfortunately my poor husband had very extravagant tastes, and latterly he never paid anyone."

This conversation had taken place in Isabel's room and they sat there for some time, Margaret occasionally giving way to outbursts of grief, and then as suddenly controlling herself. At last she said:

"I will not stay any longer It is selfish of me to trouble you with my grief. You are rejoicing at the arrival of your brother, and I can but cast a gloom over the house."

But Miss Corry denied this, and begged her to remain, or, at least, to return to the drawing-room and say a few words to her brother. Margaret declared that she had a quantity of letters to write and that she would be better alone, and yet somehow she had an instinctive longing to speak to Captain Corry, and so, after all, she decided to go back to the drawing-room. At her request, Isabel went first and told her brothers the sad news, and begged them not to mention the matter to Mrs. Byng, who did not feel equal to discussing it at present. So when Margaret entered the room they treated her as if nothing had happened and talked on indifferent subjects. The conversation was bound to be strained and

difficult. They were all thinking of the news they had just heard, and could not help wondering at Mrs. Byng's calm demeanour. She had a strange obstinacy in remaining. She felt curious about the man whom she had once thought of accompanying to England. She would have liked to have opened the subject of the murder, but she hardly knew how. Later on, after two or three awkward pauses, Captain Corry said:

"I have heard a great deal of you from my cousin, Mrs. Dornton. I believe that you were one of the last people who saw her husband alive."

"I was one of the last people who spoke to him," said Margaret, for once in her life (and then unconsciously) telling the truth. "They had luncheon with me the day he left Nice."

"What a dreadful thing it was," he said.

"It was awful," answered Margaret, "I can scarcely even now bear to think of it. I suppose the murderer has never been caught?"

"No," he answered, "we have been on one or two tracks, but they have been false ones and have led to nothing."

"I am afraid you will have to abandon all hope then," she said. "The man must have

got clear away, and unless he feels inclined to confess, there is but little chance of his being caught."

"We have not yet given up all hope," he said. "The police are still at work."

Then Margaret asked a great deal after Mrs. Dornton, and she was relieved at the opportunity this gave her of discussing the murder. She soon learnt all she wished to know, and she spoke most affectionately of the widow, and said that she had been like a sister to her at Nice.

Captain Corry was delighted with her. He thought her manner charming, and he was sure that she possessed a gentle, loving disposition. His brother and sister had not had much time in which to speak of her, and he was agreeably surprised to find anyone so fascinating in St. Marin—especially after what his relations had told him of the place. Then, too, he admired her. His heart was perhaps more impressionable than his brother's, and he most certainly did not entertain the latter's opinion that "she was not the sort of woman a man falls in love with." On the contrary, he was thinking all the time how valuable the love of such a woman would be—a woman who evidently possessed immense depth of feeling and great sincerity. Oriental luxury and

the blandishments of Begums had not spoilt him, as Mrs. Byng had laughingly feared when she first thought about him, nor had his trustful disposition been in any way undermined. Indeed, if he had one fault in this direction it lay in the fact that he was a trifle too credulous. Captain Corry was a handsome man, possessing the same regular features as his brother and sister, and yet he was totally unlike them. His face was weather-beaten and had some hard lines in it, and it was evident that he was some years older than either Tom or Isabel. The active life that he had led, and the hard work that he had done, had given him a more contented disposition and a truer character than that which his brother possessed. He looked admiringly at Margaret all the time she was speaking, and indeed she felt that he was doing so. A woman can tell in a moment if she has made a favourable impression, and Margaret was pleased at the knowledge that she had done so.

She had realised at once that Tom Corry was not struck by her beauty, but as this new arrival looked at her searchingly from under his thick black eyebrows, she knew that he was admiring her. And in this knowledge she was somehow content.

CHAPTER XX.

"I BELIEVE YOU ARE IN LOVE WITH HER ALREADY."

WHEN Mrs. Byng rose to leave, Isabel offered to walk home with her, and asked which of her brothers would accompany them. Captain Corry at once volunteered, and said that it would give him an opportunity of becoming acquainted with St. Marin, for Isabel could show him some of the sights on their way back

"There are no sights to be seen," said Tom "A few rocks, some dull sands, and some badly built houses, and you have exhausted the place."

"I rather like the little I have seen of it," said his brother. "It seems to be picturesque and uncommon."

"No, it is not uncommon," said Tom. "It is horribly, depressively common."

Margaret smiled.

"You should not abuse the place in which

you live," said Miss Corry. "Remember the proverb of the bird in its nest."

"You are quite right, Isabel," said Captain Corry to his sister. "If Tom is too idle to work, at least he should be contented with his lot."

"I hope you have not come here to lecture us," said Tom. "Our one pleasure is grumbling; please do not take it from us."

"After all, it is my fault that we live here," said Isabel. "Tom is good enough to give in to my wishes."

Then there was nothing more to be said.

Margaret and Captain Corry both knew that these two people held mistaken views of life, but the present moment was not one for argument, so they wished the young idler good-bye, and all three started off for the Hotel de la Plage. When they were fairly on the road Captain Corry said to Margaret:

"Do you approve of idleness in a man?"

"I think men are happier if they have something to do," she answered, "but I do not agree with many who assert that all idle men are bad."

"I don't see why men should necessarily work more than women," said Isabel.

"Then you would revolutionize the whole

world," said her brother. "Even the song tells us that

> 'Men must work
> And women must weep!'"

"That is a ridiculous division of labour," said Isabel. "Why should women weep? They might be much better employed."

"Undoubtedly," said Margaret. "But you see their natures are weak, and they find tears a great relief. Personally, I am not given to crying; but I am sure, at times, that I should be much better if the tears would come."

Captain Corry thought that this speech accounted in some measure for the strange calm she had shown at the news of her husband's death. Evidently Mrs. Byng was a woman who suffered much inwardly, but who had not the facility for giving vent to her feelings. "A crying woman is a great nuisance," he reflected, "but unfortunately she is a very common product."

"But we have wandered from your brother," said Margaret. "I really think you are unwise to encourage him in an idle life."

"Then we shall never agree," said Isabel rather touchily, "so please say no more

about it. We are content to live here on next to nothing, and if Tom were to be earning a little money, perhaps he would develop extravagant tastes and drift into debt."

They both laughed at her remark.

"If one views the matter in that light you are doubtless right," said Margaret, "and, as you very justly infer, it is no concern of mine, so I will say no more about it."

"I did not mean to infer that," said Isabel, blushing, "but we are happy as we are, and therefore I see no reason why we should try to alter our position."

"So they changed the subject, and began to talk about India. Margaret's thoughts were far away, and she took no interest in hearing of the variations of climate, and the habits and customs of that country; but she made a good semblance of listening, and Captain Corry was more delighted with her than ever. But she was thankful when they reached her hotel, and the walk came to an end. With her usual inconsistency she was eager for company when she found herself alone, and yet anxious to be free again almost directly. She had called upon the Corrys because she could not bear the feeling of sitting all by herself,

and now she was quite relieved when she saw them depart.

Captain Corry was enthusiastic about her when left alone with his sister:

"I have heard a good deal about her from Lucy," he said, "but, of course, she did not tell me how beautiful she was."

"Do you consider her beautiful?" asked Isabel.

"Of course I do. Her face is faultless," he answered.

"I like her very much," said his sister. "She is so completely without humbug; but I do not consider her face faultless."

"That is because women are bad judges of each other," he said. "Every man would tell you that she is lovely."

"Well, you may fall in love with her yourself if you like," said Isabel. "She is a widow now."

"I hope I shall do nothing of the kind," said Captain Corry; "she would be certain not to fall in love with me."

"I don't see why she should not," answered his sister indifferently. "Why should she not fall in love with you, especially if she remains here. You certainly would possess a clear field, and are not likely to meet with a rival in St. Marin."

"You forget that she has scarcely been a widow a week. Was she very fond of her husband?"

"I don't know; she is difficult to fathom. Of course, she must have been very fond of him at one time, as it was a runaway love match; but I do not think that of late they have agreed particularly well. They had money troubles; and money troubles always make people irritable."

"Then she is poor?" he asked, with rather a glad expression on his face.

"So she says; but to my mind she does not suggest poverty. I tell you she is a complete enigma."

"She is a very interesting woman," he said. "I hope I shall see more of her before I leave."

"You have come at a very bad time," said Isabel dryly. "I suppose she will have to shut herself up to her grief."

"I hope not," he answered.

"I believe you are in love with her already," said Isabel.

"I am not at all sure that I am not," he said with a laugh.

"Then, perhaps, it will be as well if you do not see much more of her," said his sister. "If you really wish to marry there are troops

of nice girls here, any one of whom will answer your purpose; but I strongly advise you not to think too much of Mrs. Byng. In the first place, it is extremely improbable that she would accept you if you were to propose to her; and, secondly, were she to do so, I am satisfied that she would not make you a good wife. For one thing you have not got enough money for her. I cannot say that I altogether blame her, she has made one poor marriage, and the result was not encouraging."

"I do not think she is mercenary," he said.

"Of course, my dear Reginald, you endow her with all the virtues under the sun; but take my advice, and think no more about her. I repeat Mrs. Byng is not the wife for you. If you really want to marry I will soon find you someone. Come and pay some visits with me."

"I have not said I wanted a wife," he answered. But, nevertheless, he did as she wished, and they went to call upon some of Isabel's friends.

CHAPTER XXI.

MARGARET REMAINS AT ST. MARIN.

A FEW days later, Margaret received a letter from her husband's lawyers, Messrs. Martin, Huckstable, Jebb, Hindmarsh and Martin, telling her in brief terms the circumstances under which he had died. Curiously enough, they were much the same as those that Margaret had described to Miss Corry, in answer to that lady's inquiry, at the time that she only had her imagination to draw upon. The letter was as follows:

"DEAR MADAM,

"We are not aware whether the sad news of your husband's decease has reached you from any other quarter, bu be that as it may, it is clearly our painful duty to acquaint you with the fact. We should have written before, but we have only just obtained your address, and that with great difficulty. The particulars relating to the

late Mr. Byng's decease are very brief. A neglected chill turned to pleurisy, and the medical man, who stated he had not been summoned in time, gave but little hopes from the first of your husband's recovery. This gentleman was right, as Mr. Byng died in three days from the time that he had been called in. We may mention that the late Mr. Byng was living in lodgings in Chelsea, whither he had gone to avoid his creditors. From these facts, and from your own knowledge of Mr. Byng's affairs, you will naturally understand that he died insolvent.

"Under these unhappy circumstances it will be, of course, quite unnecessary for you to come to England, for there are no business arrangements to be made. We will, however, communicate without delay with Mr. Byng, senior, and ascertain from him whether he intends to continue the allowance to you that he formerly made to his son. You shall hear from us again upon the receipt of his reply.

"We are, Dear Madam,

"Truly yours,

"MARTIN, HUCKSTABLE, JEBB, HINDMARSH & MARTIN."

Margaret smiled as she read the letter.

"It is dreadful to be totally unprovided for," she said to herself. "How fortunate that I was so lucky at Monte Carlo!"

She knew, of course, that her husband had nothing to leave, but still she hoped that his father might act generously and continue the allowance. In this hope, however, she was doomed to disappointment, for the old gentleman declined to do anything of the kind. When Colonel Heathcote returned from England, he informed his daughter that after a stormy interview with Byng *père* that gentleman had positively refused to make any provision for his daughter-in-law.

"He says that he does not know you, and that he never sanctioned the marriage. He considers it is more reasonable that I should support you than that he should."

"He must be a sweet old thing," laughed Margaret. "No, I don't know him, and I don't wish to know him. We are heartily agreed upon that point. And I suppose you could not even wring a hundred a year out of him?"

"Not a hundred francs," answered her father "He said the little money he had to spare he should devote to paying your husband's debts, and that he must be just before he was generous."

"What a ridiculous sentiment," she said.

"I wish he would pay mine," observed the old man.

"Oh, never mind your debts," she said impatiently, "they will be paid some day. I dare say I shall make a rich marriage, and then we shall be thoroughly afloat again."

"I hope you may, with all my heart," said her father. "I only trust you won't go falling in love with another pauper."

"You need not alarm yourself, papa, I have tested the 'sweets of adversity,' and I do not think I like them. No," she added decidedly, "I shall go to Paris and look out for a rich husband. We shall be happy yet, papa."

"You will have to do a year's mourning first," remarked the Colonel.

"That will depend on my own feelings," she said. "I do not mean to tie myself down by any conventional usages. When I really cease to mourn it will be ridiculous on my part to go about in crape and a widow's cap."

"You appear to have got over your grief already," said Colonel Heathcote.

"No, I have not," she said. "I regret him sincerely, and, if I could I would

willingly bring him back to life. His death has been a severe blow to me, and I mourn for him truly, but I am not going to do so eternally. Life cannot be spent in vain regrets, and when I get a chance of 'bettering myself,' as the servants say, I shall accept it."

"A penniless widow is not a very marriageable article," observed her father.

"But I am not penniless, I have got plenty of money to go on with, and I mean to spend it in searching for my future affinity."

"I believe you have no heart whatever," he said, turning from her with a look of annoyance.

"I don't know why you should say so," she answered. "I made a wretched marriage because I had too much heart, and the moment I had a few pounds to spare I came to see my only surviving parent. Surely that argues a gentle, loving disposition."

"When do you intend to go to Paris?" he asked abruptly. Truth to tell he was beginning to get tired of his daughter's society and was quite ready to subside into his old jog-trot life of having no greater excitement than his twopenny-halfpenny whist.

"I shall not go yet," she answered calmly. "I shall do a month's mourning here first. I can conceive no better place for a person seeking quiet and seclusion than St. Marin."

The Colonel looked dismayed. Another month of this sort of thing! A month of quarrelling and disputes, and of having to listen to her hard-hearted cynical speeches.

"You scarcely look overjoyed at my decision," she said. "Have you any objection to my remaining here?"

"None whatever; but I think you will find it very dull."

"I should find it dull anywhere for the first few weeks. Of course I must eschew all idea of gaiety for the present."

Then the subject dropped, and Colonel Heathcote knew that he must look forward to the pleasure of having his daughter with him for the next four weeks.

Margaret certainly bore her grief with outward equanimity, and yet there were moments when, sitting by herself, she would think over her mis-spent life, and hot tears would course down her cheeks, and she would remain for hours wrapped in her grief. But in public, or when speaking to her father, she was always hard and reckless, caring little for appearances, and apparently anxious that

no one should imagine that she had a soft spot in her heart. She hated emotion, and was ashamed of herself when she had given way to her feelings. She knew that in her strange nature, made up as it was, like all other natures, of good and bad, that the bad largely predominated, and she would say to herself, "I suppose I am a sort of family Hyde and Jekyll, only in me there is more Hyde than Jekyll!"

She made but few efforts to conquer the hardness of her nature, and, although she felt its wickedness, she was powerless to overcome it. Her only affection was for her father, and even that was of a spasmodic kind. Sometimes she would feel very tenderly towards him and make all sorts of plans for his future comfort, and then the feeling would pass away after one of their little discussions, and she would almost decide to leave St. Marin at once and declare to herself that she did not want ever to see him again.

In the meantime the weeks passed quickly by and she still remained. She had a strange reluctance to going out into the world again and facing the life of an adventuress for the second time. St. Marin was dull, and indeed entirely bereft of anything

that could be called enjoyment, and yet she felt that it was home. She made up her mind that it was better to put up with her father's selfishness and occasional bad temper than to recommence that hard life which now awaited her—a life of scheming and plotting to obtain a rich husband. She was fully aware that she would meet with many disappointments, and that it would be very difficult for her to struggle into any sort of society. And so she remained idly at St. Marin, seeing no one but the Corrys, and having her father's society every day at luncheon and dinner.

CHAPTER XXII.

CAPTAIN CORRY FALLS IN LOVE.

CAPTAIN CORRY had not followed his sister's advice, for it must be confessed he had fallen desperately in love with Mrs. Byng, and it is scarcely necessary to say that this fact was fully appreciated by the lady herself. She saw him nearly every day, and each time she did so she realised that he was becoming more and more hopelessly her slave. His brother and sister also noticed it, and rallied him on the subject, but, as is usual in such cases, it had no effect whatever upon him, and he candidly told them that he loved her. It was no use to disguise the fact—it was so perfectly plain—and truth to tell it was making him wretched.

Margaret had so recently become a widow that he could not, with any decency, tell her of his love, and even had he been able to do so,

he felt certain that she would refuse him. He had but his captain's pay, and a miserable two hundred pounds a-year, and this was not a tempting future to offer to such a dazzlingly beautiful person as Margaret Byng. Besides, she gave him no sort of encouragement, and although she always appeared pleased to see him, he fancied, with natural modesty, that it was probably more on his sister's account than on his own. So Captain Corry was wretched indeed, and he knew that when his time was up he would be forced to leave St. Marin without telling Margaret of his love. He was not even buoyed up with the hope that in time she might get to care for him. In two months his leave would expire, and he would be compelled to go to England before that time, and of course Mrs. Byng would forget him as soon as he was gone. Would he be able to forget her so easily? He feared not. His was a true nature which only saw the best qualities in other people. He had no acquaintance with the shady side of humanity, and adopted none of his sister's strange opinions. Like most men who know nothing about them, he held all women in veneration and respect, and he thought Margaret the most charming a

the best of any that he had ever met. Isabel often spoke to him about her. She liked her friend sincerely, and would have been pleased to know that she returned her brother's affection, but of this she felt that there was but little chance, and indeed she told him as much. She had not ventured upon the subject with Margaret because she considered that it would be unwise to do so at present, but Mrs. Byng had told her in one of their confidential chats, that the only path that was now open to her was to make a rich marriage. Isabel had argued the point with her, and told her that she would very likely sacrifice her life's happiness by carrying out this idea; but Margaret replied with a considerable amount of force that she had done so by making a poor marriage, and that she did not intend to risk a second experiment. She was not likely to be happy under any circumstances she declared, but, at least, she intended to have no more poverty if she could possibly help it.

Now Isabel repeated this conversation to her brother with the effect that Captain Corry became more down-hearted than ever. He felt that his case must be a hopeless one, and from the moment his sister told him

that Margaret intended to marry a rich man, he became very dejected.

His society added nothing to the hilarity of Belle Vue Villa, and as melancholy is very infectious, his presence cast such a damper over them that neither Tom nor Isabel, although both possessing affectionate natures, cared very much whether he prolonged his stay or not. They had been very happy before he came, and they had no ambition to witness any scenes of lamentation and despair.

Margaret knew that he took pleasure in being constantly with her, but she had not yet realised how desperately in love he was, and that he was longing to make her his wife. She liked him, because she felt that he was a thoroughly just and upright man, and he was a refreshing change after all the misguided people with whom she had been accustomed to mix; but still, after all, that was merely admiration of his character which she fervently hoped would never develop into love. Love was a luxury she could not afford, and she made a mental resolution that if she found it absolutely indispensable to her existence, she would seek it after, and not before, marriage. Such was her cool calculating

way of reasoning, and yet poor Frederick Corry thought her the most charming of her sex! What children men are in the hands of a clever and fascinating woman.

Mrs. Byng and the Corrys would all take long walks together, that being the only recreation which St. Marin afforded, and during these walks the conversation would often turn upon matrimony, and they would each say how much, or rather how little, it was possible to marry upon.

Isabel declared that nothing less than a thousand a year would induce her to alter her condition, and then her future husband must be some one of whom she could be very fond. Frederick, on the other hand, always held more moderate views, and said that money was of no consequence in the union of two hearts. Margaret let them talk, and added but little to the conversation herself. She did not wish to cause any disillusion to the young man or to let him see the hard side of her character, so she put on that manner which she could so well assume, and appeared to agree with all that was said without actually in any way compromising herself. When they talked thus she would have a brief flash of remorse, and would think perhaps it might

be better to love a man like this and marry him, than to struggle to obtain a position that after all might end in misery. But the flash was very brief, and as soon as she was alone she would forget it and used to say to herself, "whoever marries me will be in love with me. No one could marry me for my money, and I am just as likely to be happy with a rich man as with a poor one."

The knowledge that Fred Corry loved her was just enough to give a mild kind of excitement to their walks, and to make St. Marin a little less unbearable than it would otherwise have been. Then, too, it gave her a dim kind of hope for the future.

He, poor fellow, notwithstanding his wretchedness, had never passed such an entrancing time. Compared with anybody he had seen or known in India, Mrs. Byng was a goddess, and the few weeks he had spent with his cousin in England had, from the nature of things, failed to afford him any real enjoyment.

They often talked about the murder, and Tom was never weary of saying how much he should like to earn the two thousand pounds reward. Margaret was always guarded when this subject was being canvassed, and

rarely seemed at her ease, and yet curiously enough she would often provoke the discussion and lead up to the subject.

Captain Corry had announced that he was bound to return to Derbyshire when he left St. Marin, and that he had promised his cousin to do all that he could while he was in France, with the view of bringing her husband's murderer to justice. Mrs. Dornton evidently entertained the idea that France contained the individual in question, and that it would be a matter of no difficulty to come across him there.

Margaret smiled a quiet smile and observed that St. Marin was a very unlikely place in which to meet him, and they all three agreed with her. She always spoke affectionately of Mrs. Dornton, and occasionally the thought had flashed across her that she might do worse than get herself invited to Barnley Towers for a few weeks. It would be an easy way of meeting with the right sort of people, and moreover, it would give her the opportunity of annoying her father-in law, who would be furious at hearing that she was staying in the neighbourhood. But then, again, she dreaded seeing Mrs. Dornton, and she felt that to suggest a visit to that lady would be a

climax of effrontery to which even she was not equal.

Captain Corry told her that his cousin had mentioned her name and had spoken very kindly of her, but of course at that time he had no idea that he should ever have the pleasure of making Mrs. Byng's acquaintance, and added that he had taken an interest in her from the fact of Mrs. Dornton's having told him how urgently her friend had begged James not to travel with so much money.

Margaret listened attentively to all he said, and she was glad to find that she had not been forgotten, but for all that she made up her mind to think no more of going to stay at Barnley Towers. She must content herself for the present with St. Marin, and later on she would go to Paris and appreciate that delightful city all the more for her self-inflicted penance at this tenth-rate watering-place.

CHAPTER XXIII.

CAPTAIN CORRY DECLARES HIMSELF.

EARLY one morning Margaret was seated before her bed-room fire, when a servant brought her in Captain Corry's card with a request that she would forgive the early hour of his visit and consent to see him. At first she decided to refuse. It was scarcely eleven o'clock, and she was not yet dressed, and, naturally enough, did not like being disturbed at her toilette. Scarcely, however, had she told the maid to say that she was not yet up, and that if Captain Corry wished to see her he must call again, when she changed her mind, and said that if he would wait a few minutes, she would join him. She lived in such constant terror of something coming to light respecting her sojourn at Nice that every fresh visit caused her uneasiness. She thought Frederick Corry might possibly have some bad news for her, and that she had better know the worst at

once. So she hastily put on a morning wrapper and then she entered the sitting-room with a bright, but forced smile on her face.

"I have lived so long out of the world that I have forgotten all its usages," she said gaily. "I suppose it is now the fashion to pay these early visits?"

"I am afraid I am very early," he answered nervously, "and you are perfectly right to look upon my visit as an intrusion; but the fact is I wanted to see you particularly."

"Yes. Pray sit down. I am so sorry I kept you waiting. And now tell me, why do you wish to see me so particularly?"

"The fact is, I am going away," he stammered out.

Then Margaret breathed again, and it was impossible for her to hide the pleasure his words had given her.

"Going away?" she repeated, quite cheerfully; "is not that very sudden?"

"Yes. I had not intended to go so soon, but I have had a letter from Mrs. Dornton, and she tells me that the police have found a clue, and she wishes to see me at once."

"Then you have come to wish me good-bye?" said Margaret. And there was no longer any gladness in her voice.

"Yes. I hate saying good-bye," he said sheepishly, "especially to people I like."

"But are you really obliged to go? Of what possible use can you be to the police?"

"My cousin seems to wish it, and as I have really nothing to do now, I feel that I ought not to refuse her."

"Perhaps you will gain the two thousand pounds reward," she said, with a ghastly attempt at humour.

"I am not thinking of that," he answered. "I would much rather remain here. Indeed, I would sacrifice anything to do so, but I know that it would be unwise on my part, and that I am only wasting my time."

Margaret knew perfectly well what he meant, and she inwardly hoped that his dejection was not a forerunner of a declaration; at all cost she wished at any rate to avoid that. Then, too, she was alarmed at his news, and felt altogether ill at ease.

"Your brother and sister will miss you very much," she said, trying to keep on a safe topic.

"Yes. And I am afraid they are the only people in St. Marin who will."

"He is evidently determined to let me know the state of his feelings," thought Margaret, "and, although it will be very

unpleasant to have to listen to it, I suppose there is no help for it."

Then she hazarded, "I suppose Mrs. Dornton does not say what clue the police possess?"

"No. She merely says that she has heard they have one, and she wishes to see me at once."

"They will never find the murderer," said Margaret. "Mark my words."

"And yet the circumstances of the murder were extremely simple."

"Don't you recollect what Edgar Allan Poe says? That the difficulties of tracking out a crime are increased in exact proportion to the apparent simplicity of the circumstances. Every detail adds to the chance of finding the true clue."

"Well, if he be right," said Captain Corry, "in the present case the details are so scanty that the chances of success seem extremely small; but I do not think that upon that account the task ought to be abandoned as hopeless, and that in so far as the police ever allow themselves to be led by ordinary motives, they will upon this occasion take into account the peculiarly atrocious and dastardly character of the crime, and allow human indignation to

stimulate for once in a way their professional zeal." This was a long speech for Captain Corry, but he evidently meant what he said.

"Of course you must go," said Margaret, meditatively. "But perhaps you will come back; your leave has still some time to run, has it not?"

"Yes; my leave does not expire till nearly April. But if I do return, perhaps you will have left?"

"My movements are extremely uncertain," she said coldly. "I came here, acting on the spur of the moment, and I shall probably leave in the same way; I never make any plans beforehand."

"Then I shall never see you again," he said despondently.

"That is not at all certain. The world is very small, and one is always coming across people unexpectedly."

"You are not likely to go to India?"

"No, I hope not. At least, I mean I have no friends there," she added, rather lamely. "But you will not spend the whole of your life in India? Surely you will come home again soon?"

"I shall have no desire to do so," he said.

"Then you cannot complain of your fate if it gives you what you wish."

"It is never likely to do that. I know that my ambition is wild and ridiculous, and that it is never likely to succeed."

"You must not be so down-hearted," she said kindly. "There will surely be pleasant surprises in store for you."

"Do you think that there is any chance of your remaining here much longer?" he asked.

"I really cannot say. I am waiting for letters from England before I can make any settled plans. In the meantime, I like this place because it is quiet and because I had a great affection for your sister, but, of course, any day I may have to leave."

"I envy my sister," he said, with a faint smile.

"She is so peculiar and original," said Mrs. Byng, "one cannot help liking her."

Frederick Corry kept his eyes fixed upon her as they were talking, and this made Margaret feel very uncomfortable. She knew perfectly well that he was searching in her face for a look of sympathy, for something that might give him a gleam of hope. At last he rose, and after taking a few steps towards her he screwed up his courage and began.

"After all, it was not to talk about my sister that I came to see you. There are

other matters about which I wish to speak to you, but I feel that I am only annoying you by this untimely visit."

"Not the least in the world," said Margaret, trying to speak naturally. "I am only sorry that you are going to leave us, and I think that it is very good of you to come and tell me your news. I need scarcely say how deeply interested I am in all that concerns Mrs. Dornton. Of course you will write to your sister and tell her what happens?"

"Yes, I will write," he said, speaking with an effort, "but I have something more to say — something I have longed to say for the last few weeks, and, what is more, I cannot leave without saying it."

Then Margaret knew that she was in for it, but she made one desperate effort to avert the declaration, and said:

"I think I can guess your meaning, Captain Corry. And if I am right you have my sincerest sympathy, but it will be kinder to me, and kinder to yourself, to leave unsaid what is in your mind."

"You know that I love you," he whispered to her.

"No, no. Don't say it. It is wrong, and, moreover, it is perfectly useless."

"I know that my love is quite hopeless, and that I should be pretentious were I even to dream that you could possibly return it, but I may never see you again, and if you would only tell me that—in time, perhaps—when I am in a better position, you might think more kindly of me——"

"Your position has nothing to do with it," said Margaret. "You forget that it is only a few weeks since my husband died, and that this is scarcely the time to speak to me of love."

"I realise all that, and I will never speak of it again—not for months, I mean—if you will only give me permission to hope."

Margaret hesitated. She did not wish to make an enemy of Frederick Corry, and if she allowed him to love her he might be very useful one day, but nothing was further from her intention than accepting him, or of entering into any settled engagement.

Encouraged by her silence he went on. "I know my means are small, and that I am not very attractive in myself, but, at least, I can offer you the purest devotion and a life-long love."

"It is very wrong on my part to listen to you," said Margaret, "and it is unkind of you to persist when you see how you p

me. I have no intention of re-marrying at present."

"Then you do not care for me the least bit in the world, I am afraid?"

"I like you very much, and I like all your family, but as you say yourself, you have but small means, and I am in the same condition; a marriage between us would be a folly that is not to be thought of. Leave St. Marin, Captain Corry, and forget all about me. After all, I am not worth your consideration. I can assure you that I should not make a good wife for a poor man, and you will soon meet with someone far more worthy of you."

"I shall never meet with anyone I could love as I love you," said he, "and if it is only a question of money, I shall not despair Will you give me leave to hope?"

"Of course you may hope," she said lightly. "A woman is always changeable, but if you are wise, you will take my advice and forget me."

"Why should I forget you, if you admit that one day you might be able to care for me?"

"Because I am altogether unworthy of you. You have not been spoilt by the world, and I hope, and think, that you know very

little of its wickedness. I am not a fit wife for you. You may believe that I am sincere when I say that."

"I do not believe it," he said resolutely. "A man is the best judge of a woman's nature, and I know that yours is a good and noble one. Occasionally you talk recklessly and with a certain hardness, but that is merely one of the bad fashions of the day, and I can feel that your heart is true, and that any man might be proud to have you for his wife."

She shook her head.

"You do not know my real character, Captain Corry," she said.

"Let me hear you say that you do not dislike me, and that you will think it over, and I will go away content I will risk your bad nature, and undertake to reform it if it requires any reformation."

"I will not bind myself," she answered. "I shall be pleased to see you again when you return, but at present I can decide nothing, and you must promise never to renew this conversation until I give you permission to do so."

"And may I write to you?"

"No. It would be quite useless. Be warned, and think no more of me."

"Why warned?" he asked.

"I cannot tell you what I mean, but you will do well to forget me."

"I can never do that," he said. "As long as I live you will hold the first place in my heart."

"And now you must go," she said, anxious to bring the interview to an end.

"And am I to consider myself finally refused?"

"I cannot refuse that which you have not the right to offer," she answered evasively. "In my present position no man has a right to speak to me of love. I shall hear of you from your sister, and if I am here when you return you may take it as a good sign, but in the meantime we must regard this conversation as if it had never taken place."

Then he took her hand and raised it to his lips. "Good-bye," said he, with a huge lump in his throat.

"Good-bye, and *bon voyage*," said Margaret; and then she sighed an immense sigh of relief as she heard the door close after him.

CHAPTER XXIV.

MARGARET STARTS FOR PARIS.

Mrs. Byng had known for some days that this unpleasant ordeal had been in store for her, and now that she had actually passed through it, she realized the fact that the worst was over. If she had consulted her own heart she might have been kinder to Captain Corry, but she had nerved herself to be unrelenting, and had determined to give him no hope. She really liked him, and was glad that he was going away before the liking developed into anything more serious. She knew that he was a thoroughly good man, worthy of any woman's love, and, truth to tell, she was rather proud to think that she had won him. Ah! how different it might have been if her past life had not had that black shadow across it. Frederick Corry was of an altogether opposite nature to that of the men she had known all her life, and he would have made her a good and a true husband.

"And, after all, 'what is money?'" she said to herself. "The power of being able to dress better and eat better than the majority of people, and the knowledge that you are free to go where you like and do what you like; and yet it all palls upon you, and you soon long for something else. Yes, it was a pity," she mused; "this man might have made me very happy, but, of course, the idea is out of the question, and it must be dismissed at once. He will not find me here when he returns," she thought, and then she wondered where she would be, and what would have become of her. She was again seized with that unaccountable reluctance to leave St. Marin, but this time she knew that she must take her departure. She could not await Frederick Corry's return, and she wished to hear nothing more of the clue that had been discovered. She must go to some place where she was totally unknown, and leave no trace behind her. "I must have been mad," she said to herself, "stark staring mad to have jeopardized my life and future for the sake of a few paltry bank-notes. Perhaps if anything ever came out, insanity would be the jury's verdict, and I should be sent to a Maison de Santé!"

She saw no more of Captain Corry. He

left that afternoon, but, after dinner, Tom and Isabel walked down to her hotel and paid her a visit. She was genuinely pleased to see them. Any society was a welcome relief to her bitter thoughts, and she had been looking forward to a dull evening when they made their appearance.

Soon afterwards Tom retired to the club, saying that he would call for his sister at eleven o'clock, and the two women were left alone. Margaret had decided to tell Isabel that her elder brother had proposed to her, and at the same time to announce her departure from St. Marin. She knew that she would never see them again, and she wished to give Isabel a message for her brother when he returned. And so she recounted the scene of the morning, and when she had finished, Isabel said:

"Of course, we knew that he loved you. It must have been a bitter disappointment for him."

"It was very painful for me," said Margaret. "I like your brother; I like him exceedingly, and what is more, I admire his character, but I was obliged to tell him that I had no intention of re-marrying."

"And, besides, you do not care for him?" asked Isabel.

"I do not suppose that I shall ever care sufficiently for any man to marry again," said Mrs. Byng. "I hope I have done with that sort of thing for ever."

"He went away very miserable," said Isabel; "and I guessed what had happened. Did you give him no hope?"

"I did not dare to do so," answered Margaret. "I told him that if I was here when he returned, he might take it as a good omen; but, as you know, I am leaving. I do not wish to make him more miserable or work more harm than I have already done. I want you to ask him to forgive me, and tell him that it is not my fault that I can never return his love. It is not because I am ambitious, or because I want to make a rich marriage, though I admit that at one time I thought of such a thing. The fact is, marriage with your brother is altogether impossible. To be perfectly frank, I have made up my mind never to marry again. I have good and sufficient reasons for this. You will tell him what I say, Isabel, will you not? And pray add that I am more sorry for him than I can express."

She had spoken in a sad, low voice, and for once she was perfectly genuine.

"And you must really go, or are you leaving on his account?" asked Isabel.

"I must go in any case," said Margaret. "I need not say that I shall regret you very much, and that I shall always look back to my visit to St. Marin with true pleasure."

"And will you never come back?"

"I cannot say," answered Margaret wearily.

"It seems that wherever I go I bring misfortune. Sometimes I wish I were dead!"

"You must not talk like that," said Isabel kindly. "It is not your fault that Frederick has made a fool of himself. You could not help his falling in love with you."

"It is my fault that I cannot accept him," said Margaret, and for a moment she again thought of throwing herself on this girl's mercy and telling her all. "No," she continued, suddenly regaining her self-possession, "after all it is not my fault that he loves me; but I am sorry—sorry from my very heart—that I cannot return his love. I should have been proud of him, for he is a man that any woman could love."

She made this last remark as if to herself, and as she said the words the thought occurred to her that she might perhaps one day be worthy of him. Repentance was in her power, and expiation. Yes, she might restore what

she had gained unfairly, and start a new life with this man who offered her a life's devotion.

Isabel looked at her curiously, and, indeed, was waiting for her to make some explanation; but if Mrs. Byng had intended to reveal her past life—and this is more than doubtful —the opportunity was lost by Tom Corry entering the room at that moment.

Margaret felt that the chance was gone, and indeed she was not altogether sorry. She wished them good-bye with her usual calm and self-possessed manner, and she saw them no more.

Acting upon one of her wild impulses she left St. Marin the next day, and went straight to Paris. Her departure created much about the same surprise as had her arrival, and the general verdict of St. Marin's society was that she was "no good."

From what has been already said of Colonel Heathcote, it may be easily imagined that the old gentleman felt vastly relieved at his daughter's departure, but Isabel Corry was inconsolable. Margaret had found her way to her heart, and the girl liked her sincerely. She was not one of those young women with a violent attachment for every one of their sex that comes in their path, and who are equally

ready to forget them when once they are out of the way. But when she really did care for a person her regard and affection was deep and sincere, and she was fonder of Margaret than she had ever been of any other woman, and she would have given half-a-dozen years of her life to have seen her her brother Frederick's wife. She sat reading over and over again the little black-bordered note in which Mrs. Byng informed her of her sudden decision, and she said to herself, "I never was more sorry in my life. What a strange, inexplicable woman she is! I wonder what her past life has really been."

CHAPTER XXV.

BAZANO.

Mrs. Byng took up her abode at a small Hôtel in the Champs Elysées, where she had been known in her husband's life-time. She did not wish to see anyone, and for the first two days she occupied herself exclusively with her dressmakers. She did not go out of doors until the third day after her arrival, and then she had reason to curse the inspiration that had induced her to take a walk. She strolled out in the afternoon and was making her way towards the Arc de Triomphe when she was suddenly accosted by a smartly-dressed foreigner, who upon seeing her had stopped the coachman and alighted from his carriage. The gentleman in question made her an elaborate bow, but Margaret scarcely noticed it, and she trembled from head to foot as he planted himself in front of her. She had no difficulty in recognising the travelling companion of the late Mr. Dornton, changed

though he was in dress and manner and appearance. He had grown a beard and his exterior was altogether unlike what it had been when first Margaret saw him on the platform of the Nice Station.

"You were surprised to see me?" he asked her in French, a language which he spoke with a very slight accent. "You recollect me, surely. My name is Bazano."

"I was startled," said Margaret. "I did not know that you were in Paris."

"Why should I not be here?"

"There is no reason that I know of," she answered. "Have you been here long?"

"I have been here some weeks," said he. "And you?"

"I only arrived two days ago."

"And where are you staying?"

"My address can be of no importance to you," she said coldly.

"But it is," he insisted. "I should like to come and see you."

"I am sorry I cannot ask you to do so. I am in mourning and I receive no visitors."

"I do not count as an ordinary visitor. It is absolutely imperative that I should see you."

"You must tell me why first. I cannot guess your 'imperative' reasons," she said, still speaking in the calmest possible manner.

"You know there is a reward," he said, "a reward of two thousand pounds?"

"Yes, I have heard of it," she answered. "Were you going to suggest that I might earn it?"

He shrugged his shoulders. "You are talking nonsense," he said. "If I were to tell you that there is someone—a friend of mine—who is bent on earning it, would you feel more inclined to receive me at your Hôtel?"

"The person must be a very bad friend of yours," she answered. "At all events he would scarcely be doing you a good turn."

"He has his own method of earning it," said he. "I should not be compromised, but some one else might be."

"You are talking in riddles," said Margaret. "I don't understand you."

But she felt terribly nervous all the same, and the conversation set her thinking of the clue that Mrs. Dornton had mentioned in her letter to Frederick Corry. Moreover, she felt that she had placed herself in a dangerous position to allow herself to be seen in public with this man."

"If you wish me to speak more plainly I will do so," he said.

"I am not anxious to hear what you may

have to say," she answered. "I think it is unwise of me to have spoken to you for so long, and you must excuse my bringing the interview to an end."

"Oh no," he laughed, "I have no intention of letting you go so easily. You will not escape me again. I have been longing to see you, and I tell you candidly that wherever you go I shall follow you."

"What is it you want?" she asked angrily.

"My wants are numerous," he replied, "but I was only going to suggest that you might like to pay the two thousand pounds to my friend—not to me—in order to prevent his claiming the reward."

"In other words it is *chantage* that you want."

"Exactly. You know the meaning of the word by experience, do you not?"

Margaret did not answer. She felt herself trapped like a rat, and she was beginning to lose her calm demeanour. They had turned down one of the quiet streets leading off the Champs Elysées and the Italian's carriage still followed them at a distance.

"You are thinking of my proposition," he said, noticing her hesitation.

"I am regretting the hour in which I ever saw you," replied Margaret, bitterly.

"You should not waste time in vain regrets," he said airily. "You should only think of the future."

"Ah! the future!" she said with a sarcastic laugh. "Mine is a pleasant future to look forward to!"

"Well, what do you intend to do?" he asked.

"I scarcely understand you," she answered. "You must be more explicit. You say you have a friend who wants to earn the reward for denouncing the murderer of Mr. Dornton. Now if I felt inclined to help him, I should naturally claim a share of the reward myself."

"You are not likely to do that. It might be unpleasant for you."

"Then how else can I assist him?"

"As you say that you do not understand me, I will endeavour to make my meaning clearer. And perhaps I had better first give you a sketch of what has taken place since last we met. You know that I was arrested and was for some time in prison?"

"Yes, I have heard as much. You need not dwell on that point of your story. Let me hear about your friend."

"Well, I was liberated because there was not sufficient evidence against me, or rather

not sufficient evidence to justify my detention. Bourdin, the man to whom I introduced you, had got the money all right—or at least as much of it as you left me—and they were never able to trace him. After a time we came to Paris, and we have started a Baccarat Club, which only wants a little more capital to blossom into a paying concern. In other words, our prospects are magnificent, if we can only get a little more money. When I say 'we,' I mean Bourdin, for my name does not appear in it. I am only a sleeping partner, but of course it is my money that has set the thing going. We have some very distinguished names among our members, but, as I have said, we want a little more money to make it a really striking success. You see, they play on the 'counter system'—you understand what I mean by that? Yes, of course you do. You are such a clever and accomplished woman."

"Go on," answered Margaret, "and spare me your compliments."

"Of course we have to lend large sums of money every night, and sometimes this money is not repaid until the next day; but we are sure of our clientèle, and we only lend to people whose position renders them safe, and I need scarcely say, that we charge them

high interest. Now, all this, as you really understand, requires a large floating capital, and so Bourdin, hearing of the reward, felt very much inclined to earn it, and he has written an anonymous letter to the police, saying that he could give information. Now do you understand?"

"No, I don't," said Margaret, "unless he intends to play you a dirty trick."

"No, you are wrong there. Bourdin is perfectly trustworthy and he has a great affection for me. It is you who would suffer."

"And how should I suffer?" she asked, trying to keep her voice calm.

"Because it is you he would denounce," said the man quietly.

"And his proofs?"

"The proofs would be easily procured. Do you imagine that we are not aware of your mysterious absence from your Hôtel on that particular night? You would have some difficulty in explaining it."

"Yes, I see you have a charming little plan, but you seem to have forgotten one unimportant little trifle, and that is, that were I ever suspected I should make a clean breast of it and tell the truth."

"I have thought of that, but you would not be believed. The money could be easily

traced to you, whereas, they have tried to fasten it upon me and have failed."

"They might be more successful with my aid," she said.

"I see you are determined to argue," was all he could find to say.

"I can assure you that I am not at all anxious to do so. You ask me for two thousand pounds, at the same time using some very silly threats if I do not accede to your demands. I am merely trying to show you what a preposterous proposition you have made."

"The proposition is not preposterous," he said. "When Bourdin gives his information I shall be safely out of the way, and there will be only you left to bear the brunt. You may make whatever explanation you like, but I am bound to tell you that I do not think you will be believed. In other words, I am satisfied that you will have great difficulty in proving your innocence."

"Now I understand your meaning thoroughly," said Mrs. Byng. "You have concocted a very clumsy plot and it is not in the least likely to succeed. I am sorry your Club does not pay, but you need not count upon me to advance you any money to assist in making it do so."

"Then you mean to say you defy us?"

"I do not defy you because I cannot seriously entertain your idea. It would be so much worse for you than for me if Bourdin were to open his mouth that I can only suppose you were jesting when you threatened me."

"I am not given to jesting."

"And I am not given to wasting my time, and so I will wish you good afternoon and better inspirations."

"You may refuse to speak to me if you like, but that will not prevent my following you and finding out where you live and all about you," answered the Italian.

Then Margaret gave free vent to the temper that was rising within her, and to the uncontrollable despair which had seized her when first this man spoke to her.

"Your threats do not alarm me," she said, beginning very coldly, "for that which you have threatened I have often thought of undertaking myself. You say that you will denounce me and that it will be hard for me to prove my innocence. I have had moments since that dreadful night when I have longed to tell the truth and explain my share in the matter. It will require but little goading on your part for me to go straight to the

Commissaire de Police and tell him all I know. I am guilty, you say? Well, I know the extent of my guilt, and I am prepared to encounter its punishment. Since I saw you I have never known a moment's happiness —my conscience has left me no peace. You probably think that I am a hardened criminal like yourself, but you were never more mistaken. What I did, I did on the spur of the moment, acting under the influence of a desperate position and a vile temptation. I did not then realize the full horror of my act, but I have had time to reflect since, and my one desire is to make reparation for my crime."

"Very pretty sentiments," sneered the Italian, "very pretty indeed. And am I to suppose that you are content to look forward to a life passed in gaol?"

"Anything would be better than my present life," she answered wearily. "Even in gaol I should be better off than I am now, weighed down by my terrible thoughts and the constant fear of detection."

The Italian was surprised. He certainly did not expect this outburst of feeling from a woman whom he considered as bad as himself. Women were strange creatures, he knew, and were never to be depended upo

But he would not let her have her own way in everything. She was in his power, and he must take care to let her recognise the fact.

"You can please yourself about your decision," he said. "If you are anxious to spend the rest of your life in prison you can do so. But permit me to tell you that it is not an agreeable existence. I have tried it and know."

Margaret felt terribly bewildered. She was now obliged to be on good terms with this gaol-bird, this worse than thief, and the very thought of her degradation made her shudder. There was no getting rid of him. By one mad act she had placed herself for ever in his power and linked their lives together. It was altogether too horrible.

"I do not care about the money," she said presently. "It has brought me no happiness. You are welcome to it all. I would give it you outright if I thought that by doing so I should relieve my conscience. But I know that it would be useless, and that it is only when the full truth is known that I shall have a moment's happiness."

"You have strange ideas of happiness," he said.

"I am speaking from experience," she answered. "I have been thoroughly wretched since that night, and the possession of a few thousand pounds is no equivalent for the misery I have endured. You know nothing about me, you know nothing of the temptation which came suddenly upon me when I saw I had the means to improve my position. You have told me something of your past life. I will tell you something of mine."

"It is useless," he said. "You would be only wasting your time. I have no desire to listen to the bewailings of a chicken-hearted woman who has no resolution."

"You are right; I am chicken-hearted. But at least you can hear what I have to say. At Nice I was almost penniless. I had quarrelled with my husband and I had determined to ask Mr. Dornton for some money. I thought that he might perhaps lend me a large sum, as he had won so much at the tables. I travelled in the same train with him, as you know, and I need not go into further details of what happened afterwards. Since then, my husband has died, and I am again penniless—or should be if I restored this money—but even with the knowledge that I should be an

absolute beggar, I would willingly, if I could, give up the money to its rightful owner."

"And what prevents you?" he asked.

"The shame of acknowledging my crime," she said. "No fear of future punishment deters me, it is simply the awful confession that I should have to make. I have told you this to prove to you how idle are your threats and how very little they affect me."

"Yes, you have told me a pretty little story of repentance, and like all pretty little stories it is probably an invention. I do not quite believe in the repentance of women of your nature."

"You may believe it or not, as you please," she said carelessly. "I have told the truth."

"Then, admitting that you are reckless, and that you have no fear of punishment, I will make you another proposition. I will say no more about your giving us the money. Will you invest it in our undertaking?"

Margaret shook her head. "That idea is as wild as your first one," she said. "I have no wish to have anything more to do with you or to benefit by your ill-gotten wealth."

"You are delightfully prudish. What a good actress you would have made! You seem to forget that you cannot help being

mixed up with me. In future we must stand or fall together."

"Then if it is so, I should prefer the latter. If we are detected so much the worse for us—especially for you—but I will entertain no more of your vile bargains. You tempted me once and I have never ceased suffering for my weakness."

"You are very impracticable at present, but I hope in time to make you more reasonable. Tell me where you are staying. It is useless to try to hide your address from me. I could find it out in half-an-hour if I chose."

Margaret felt that this was true. In Paris, where every new arrival is registered in a book kept by the police, it would be idle to attempt to conceal her whereabouts. She would tell him where she was staying, but she made an inward resolve that she would leave Paris the next day and thus baffle him. She did not really fear exposure now that she had once calmly discussed it with this man. She had spoken the truth when she had told him that she was tired of her life and longed to unburden her conscience. But she must have time to reflect and decide upon her future course, she was not going to be driven into a corner by

the Italian until she had definitely made up her mind.

"I am staying at the Hôtel du Rond Point," she said, "but it is useless for you to come and see me. I have nothing more to say than what I have said this afternoon. I am indifferent as to my future, and the only person to whom I would give the money is Mrs. Dornton."

The Italian took out his note-book and wrote down the address without answering her. He knew the strange inconsistency of women. They were always full of heroics until brought to the point and confronted with the result of their folly. This woman was probably no exception to the rule. She was cool, and assumed a certain tone of bravado, but when once she had felt the grip of the law, she would sing a very different song and pray to him for mercy.

"You must be tired," he said, "we have had a long walk. May I drive you home?"

"No, thank you," she answered. "If I find the walk too far I can take a cab, but I would rather not drive with you."

"You are not very grateful for my offer," he sneered. "We ought to be friends instead of enemies."

"We ought never to have met," said

Margaret moodily, "but now that you have said your say, will you leave me? I would rather go home alone."

"Certainly I will leave you," he said. "And very probably I shall come and see you to-morrow. At what time am I likely to find you at home?"

"I have already told you that it is useless for you to come," she said. "I have given you my address simply to prove to you that I do not fear you, and that I laugh at your threats; but beyond that I have nothing more to say."

"But I have a good deal more to say," he answered with an angry scowl, "and I shall take my chance of finding you at home to-morrow."

Margaret shrugged her shoulders with a gesture of disdain, and the Italian beckoned to his coachman, got into his carriage, and was soon driving off towards the Champs Elysées. Once he was out of sight, she hesitated whether to return home or to continue her walk. They had nearly reached Auteuil in their long ramble, and, feeling tired, she determined to retrace her steps. She was downcast and unhappy. Not that the man had really frightened her. She felt independent of him, and did not fear him if

he attempted to do his worst. But she was realising more fully than ever the frightful position in which she had placed herself. The man had spoken truly when he said that they ought to be friends, and not enemies. Yes, he was perfectly right. Henceforth she must associate with such people as he, or hide herself, and live in perpetual fear of being discovered by them—men who kept a gambling-hell, and who were far more dangerous than common thieves. He had asked her to enter into the speculation with them, and he had every right to do so. But anything would be better than leading such a life—even a full confession of all that she had done, with the knowledge of what such a confession would entail.

She thought over the past few months as she walked slowly towards her hotel, and her brain fairly reeled. "Can it be me?" she asked herself. "Is it really true that I am in this awful position, or is it some terrible nightmare, from which I shall presently awake?" But she knew, alas! that it was no dream from which she was suffering. There was no hope for her. There could be but two alternatives. The first to lead the life of a hunted felon, and the second to pass some time in gaol. And then she

thought of her idea of making a rich marriage, and then she laughed aloud. If ever such an event occurred, of course these men would be after her, and take all her money. It would be even a worse life than her present one. She must leave Paris and go and hide herself somewhere until she could make up her mind to make a clean breast of it all. She would do it, perhaps, on her own account, but she would not be driven to it by these men.

"What vile devil can have prompted me on that day?" she said to herself, and her head was bowed with shame. When she reached her hotel there was another surprise for her. The concierge handed her a card, and on glancing at it, Margaret saw that Captain Corry had called upon her.

"What is he doing here, and how can he have discovered my address?" she thought, and she felt that this new complication was scarcely necessary to complete her unhappiness.

There were a few words scribbled on the card to the effect that he was sorry he had not found her at home, and he would call upon her the next day.

"To-morrow I shall not be here," she said as she read the words. "His visit, like Bazano's, will be in vain."

CHAPTER XXVI.

"CHERCHEZ LA FEMME!"

MARGARET made all her preparations for departure the next day. She determined to go to England and hide herself in some obscure watering-place. She had tried life at a dull little French seaside resort, and now she would try it at an English one. She did not wish to see Frederick Corry, and had no desire to hear any more of his lamentations, and she longed to be far away from everyone, and where she would be perfectly unknown.

The night brought her reflection, and she decided to do nothing desperate for the present. Very likely these men would not allow her to leave without dogging her footsteps, but she determined to elude them if she could, and, with true feminine confidence, felt convinced that she would succeed. She would send her luggage by

goods train, directed in some assumed name, and she herself would find some means of reaching the station unobserved.

All these plans and precautions were doomed never to be carried out. In the morning she was busily engaged packing her trunks, when an urgent request was brought her from Captain Corry that she would see him at once. Margaret felt very much annoyed. His persistency in intruding upon her was intolerable, and, although she was on the point of refusing to see him, she changed her mind, and told the waiter to show him up. It would, perhaps, be better to get over this interview, and not appear to shrink from him, but, nevertheless, she was in a thoroughly bad temper when he entered the room.

"We have not been long in meeting again," she said, holding out her hand to him. "How did you find out that I was in Paris?"

"I chanced to see your name in 'Galignani.' I have come over on business, you know. I was only one day at Barnley Towers. My cousin wished me to come over at once, and follow up the clue."

Then Margaret trembled. It really seemed as if everything was going against her, and

that she would be caught in a net almost before she knew where she was.

"What is the clue?" she asked, with forced calmness.

"It is an anonymous letter that has been received," he answered, "and a most extraordinary one. Perhaps you will be able to help me."

"I will if I can," she said. "Show me the letter."

Then he produced from his pocket a sheet of paper, on which was written, in an obviously disguised hand:

"The writer of this letter could give information respecting the murder of Mr. Dornton, which would entitle him to the reward of two thousand pounds. He is absolutely guiltless himself, although, unfortunately, in times gone by, a friend of the person who committed the crime. Write to B. B., Post Restante, Place de la Bourse, Paris. And in the meantime, '*cherchez la femme!*'"

As Margaret hastily ran through the letter and read the last line her lips tightened and she felt as though she must fall to the ground. So this was Bourdin's work, and he

was already putting them on her track for the sake of that miserable reward! She could scarcely keep calm as the thought occurred to her that at any moment the police might enter her room and arrest her. She had spoken very bravely and defiantly to Bazano the day before, but now that she felt the handcuffs almost on her wrists her valour departed as the Italian had prophesied that it would.

"What do you think of it?" said Corry, seeing her eyes still fixed upon the paper.

"It is certainly mysterious," she said, and then with a great effort, "I should think it was probably a hoax."

"What makes you think that?" he asked.

"The last sentence," she answered readily. "What can be meant by '*cherchez la femme!*' There was no woman in the case. He was murdered in the train, and, as far as I have heard, there was no woman in his carriage."

"No, there was not," he said.

"Have you answered the letter?" she enquired.

"It is in the hands of the police," he said; "they are making all possible enquiries."

So then it was true the police were already on her track! It was, perhaps, as well after

all that she had seen Bazano the day before, and that the interview had decided her to leave Paris that very day. She might have gone on living in a fool's paradise until one day two gendarmes would have appeared and dragged her off to prison. The thought was too appalling, and she shivered as she took the letter from him and read it again.

"Yes, I think it is a hoax," she said, "and in your place and Mrs. Dornton's I should not give it a second thought."

"You are very likely right," he said. "But I was bound to come over and see what I could do. My cousin has still but one thought—that of finding her husband's murderer."

"And how is Mrs. Dornton?" answered Margaret, glad of this opportunity to change the conversation "And how are they all at St Marin? Have you heard from them since you left?"

"I cannot answer all those questions at once," he said with a smile "My cousin is fairly well, and I have not heard from St. Marin; I have had no time to do so."

"No, I forgot," said Margaret. And then she added, "I left the day after you did. I hope you appreciate the compliment."

"If I could regard it in that light, I should

indeed appreciate it," he said, with a tender look at her, "but you told me that if you left there it would be a bad omen for me."

Margaret was not in the humour to listen to his love-making. She had hoped never to see him again, and to forget that he had ever loved her, and now she was let in for a repetition of the St. Marin scene. Ah! If she could only love him as he loved her and consent to marry him and go far away to India to forget and be forgotten! What a delightful dream it would be, but now, more than ever it was impossible. She must fly from him, from Paris, from justice!

"Yes, I have left St. Marin," she said coldly, "and I shall never return there. The place has many pleasant reminiscences for me, and yet I feel that I shall never see it again."

"Why do you say that?"

"Because I know that my future path lies in another direction," she said sadly.

"If you would only let me be the director of your future path," he ventured to say, but Margaret instantly made a gesture of disapproval.

"Do not refer to our conversation at St. Marin," she said. "I told you at that time that I could not listen to you."

"And yet you will not tell me plainly that you do not care for me," he pleaded.

"If that be the only means by which I can secure your silence, I am afraid I shall have to tell you so," she said.

"But it would not be true? Tell me that it would not be true."

"I have told you all I have to say," she answered with a sigh. "I can say no more. It is impossible that I can ever become your wife."

"There is no earthly reason against it, unless you positively dislike me," he said.

"There are a hundred earthly reasons," she replied, "but I am not going to discuss them with you."

"If that is really your definite answer, you see before you the most miserable man on earth," said he, with true emotion," a man in whom all hope for the future is dead, and from whose life you have irretrievably taken all the brightness."

"You cannot be more miserable than I am," said Margaret in a low voice. "You have yet got a life full of joys before you if you will only seek and accept it. I have nothing to look forward to. A disappointment in love is soon got over; but think of my future. By my own fault I have

brought a curse upon myself which nothing can remove."

She spoke passionately and with a vehemence that quite startled him.

"Then why not confide in me?" he said. "I might perchance be able to help you, and God knows I would do all in my power."

"No one can help me," she said, "and you least of all."

Again that yearning for sympathy came over her, and she was on the point of throwing herself upon his mercy. She would willingly give up the money which did not belong to her. Anything would be better than her present position with the increasing prickings of her conscience. She would be penniless again, and this time utterly so, for she would not have even bread to eat, but at least her mind would be free from its burden, and she would be able to face the world without that daily dread of being hunted down. Perhaps they would forgive her if she told them of her sore temptation and explained the circumstances under which she had given way to it; and she would slink away to some unknown hole where she could work and no longer be ashamed of her life. Her repentance at that moment was genuine. It did not spring from the fear of being found out, but it was

the wild longing to have a stainless conscience. Frederick Corry might be merciful to her if his love for her was as strong as he said it was.

He gave her an opening even in the midst of these thoughts, for in answer to her last remark he said:

"You may confide in me in all sincerity. If you have any dark secret that is troubling you, I swear honestly not to reveal a word of what you tell me. A man can nearly always help a woman, and, at the worst, I daresay yours is only a money trouble."

"Would to God it were!" said Margaret.

"Then tell me what it is, and I promise you I will find some means of relieving you."

She hesitated, uncertain what to say.

"If you fear that I should avail myself of it to make you feel under any obligation to me you are mistaken," he said, noticing her hesitation. "I would never refer to it without your permission, and I would never speak of my love again until I thought I had a chance of success."

"It is so difficult," she began, "so terribly difficult."

"Never mind the preliminaries," he said; "go straight to the root at once."

"No, I cannot—I cannot," said Margaret.

And she buried her face in her hands and burst out crying.

"You must not give way in this manner," he said, taking a few steps towards her. "Why you told me at St. Marin that you never cried."

Margaret did not answer him. She was seated by the table with her arms flung across it and her head bowed down between them, and she could only continue to sob without the power of framing a speech.

"Calm yourself," he said. And all the time he was trying to think that she really loved him, and that this passionate emotion was due to some barrier that existed between them. The situation was a trying one, and might have lasted some time had not a knock at the door aroused Margaret and brought her to her senses.

"*Entrez*," she said, in a broken voice, and in a moment she was wiping away the tears and smoothing her hair.

In answer to her permission the door opened, and Bazano, the Italian, stood before them!

CHAPTER XXVII.

"AH! IF THIS DEVIL COULD ONLY DIE, TOO!"

In a moment Margaret had regained her self-possession, and she determined that if Captain Corry was to know all, he should do so of her own free will, and that she would not be driven into compromising herself by the Italian's unexpected presence. Bazano stood at the door apparently uncertain whether or not he should enter the room, and as Margaret remained speechless, he stammered out some kind of excuse.

"I am afraid I am intruding," he said. "I thought you were alone."

"You might have taken the trouble to enquire," she answered coldly. "There is a concierge who would have given you the information."

"I fear that it is I who am in the way," said Frederick Corry; and he turned as if to go to the door, when suddenly recognizing the Italian, he stopped short. Surely he

remembered the face. Yes, there could be no mistake. It was the man who had been arrested at Marseilles for the murder of James Dornton, and whom he had heard examined by the Commissaire de Police.

Bazano also recognized Captain Corry, but he made no outward sign of having done so, and, although perhaps the most uncomfortable of the three, he was outwardly the coolest.

"I am very sorry to have disturbed you," said the Italian. "I will call upon you this afternoon."

But Captain Corry interrupted him.

"I was going," he said coldly to Margaret; "I will not detain you any longer."

"When shall I see you again?" she asked —at her wits' end to find something natural to say. She did not wish to appear uneasy in the presence of Bazano, and yet she knew that she would never be able to satisfactorily account for it.

"It is uncertain when I may see you again," said Frederick Corry, still speaking in a calm altered voice that was wholly unnatural to him. "My movements are quite uncertain, and I expect my time will be fully occupied during the remainder of my stay in Paris."

Margaret wondered if he intended that

remark as a threat. Did he mean that the new light this man's visit had thrown upon the case would involve him in extra trouble and research? It was quite evident that his manner had changed at once, and it was equally clear that he had recognized Bazano.

"Then I must expect you when I see you," she said, trying to speak indifferently; "but I shall, nevertheless, say *au revoir* and hope to see you soon."

She walked towards him as she said the words, and held out her hand to wish him good-bye.

Captain Corry hesitated a moment. It seemed almost, as if he were going to refuse to shake hands with her, and then, with an apparent effort, he took the proffered hand and wished her good-bye. The Italian bowed to him as he went out, but he took no notice of the salutation and left the hotel more puzzled than ever. As soon as the door closed, Bazano threw his hat on the table with a gesture of contempt, and, seating himself by the fire, said with the utmost sang-froid:

"So I see you have been before me! You are in communication with the relations. I saw that man at Marseilles."

"You are entirely mistaken," she said. "I made Captain Corry's acquaintance accidentally, and his presence here to day had nothing to do with the murder."

"Do you think that I shall believe that?"

"You may believe it or not, as you think proper, but I can only tell you that you have made a very inopportune visit, and that you will only have yourself to blame if anything unpleasant happens to either of us."

"What do you mean?"

"I mean that Captain Corry most certainly recognized you, and that I shall be unable to account for your coming to see me." And then she continued, angrily, "How dare you come here in the face of my refusal of yesterday, and how came you to be admitted unannounced?"

"I told you that I should come," he said, "and you must have expected me; it is idle to pretend you did not. And as for my not being announced, I told the waiter that you were remaining in to see me, and that he need only tell me the number of your sitting-room. The whole matter is very simple, and I can only say that I am sorry if I have annoyed you."

"You have not only annoyed me, you

have endangered our liberty. I could see by Captain Corry's face that he did not know what to make of it. He has probably gone straight to the police, with whom he is in communication, since your precious friend Bourdin's anonymous letter, and in a few hours—minutes, perhaps—we may both be arrested."

"They will not arrest me," he said, confidently. "They have tried it once, and found it unsuccessful."

"*Allons donc!*" she said, with a violent toss of her head. "Do you imagine for one moment that I would let you off if I were taken? I would give every information in my power, and if I am sent to prison your head shall fall. I am not quite a born fool. The whole of this trouble and danger has been caused by your cursed plotting.'

"Yes, my visit was inopportune," he admitted, after a pause. "You are right. We must be careful."

"I shall leave at once," said Mrs. Byng. "My boxes are packed, and I will not remain another hour here. You can do as you please, but if you take my advice you will do well to keep out of the way. I warn you for once and for all that if anything happens to me I will not spare you."

"I think we had better remain together," said Bazano. "I can find you a safe hiding-place, and it will be better for both of us not to separate."

Margaret looked at him very curiously.

"Do you think I would risk my life and my money in your hands?" she asked.

"Bah!" he said. "What are you afraid of? There is always honour among thieves."

Then Margaret laughed aloud. So this was what she had come to! She — the daughter of a gentleman, the daughter of an English officer, and a woman who had been well brought up, and had possessed unusual social advantages, was now the companion of common thieves, and had to submit to being told so by one of them. Truly, she was in an enviable position! And then she broke off as she realized her present danger and the fact that above all she must find a hiding-place. They were both agitated. Bazano's coolness had entirely deserted him, and he spoke eagerly to her, imploringly, almost, as he urged her to accompany him. "We should be much better together," he repeated. "Do not leave me."

"As usual, you are only thinking of your-

self," she answered. "I should be in far greater danger with you than if I remained alone."

"You cannot really be so silly as to think that either your money or your life would be in danger with me?" he asked.

"No, I am not," she said, "and, to tell you the truth, I care for neither. I am utterly tired of my life, and the money has brought me nothing but misery. I was not thinking of my money or my life when I refused to go with you."

And then for an instant the reckless idea flashed through her brain that she might be better off with this man. She was worse than a thief herself, and a vagabond existence was about the only thing left for her. For respectable society she had no love. She had tried it at St. Marin and found it utterly beyond her, and the only other alternative was a rich marriage, and she knew that this latter was certainly far-fetched and well-nigh impossible.

"Are you thinking over it?" asked Bazano. "Remember, we have no time to lose."

"Yes, I was thinking over it," she said. And then, nerving herself for a final effort to resist him, she continued:

"It is quite impossible. We must part.

For both our sakes it will be better. You can remain hidden until the suspicions aroused by Bourdin's letter have subsided, and I have no fear for myself."

"I think you are wrong," he said. "Nay, I am sure you are. I know of a house on the other side of the Seine where we can be perfectly safe, and it will be much better for you to be with me. I know what I am talking about, and I am speaking for both our sakes."

"No, you may go there alone," she said. "For myself I have no fear. I shall go wherever the fancy takes me, and if I am suspected and run to earth, it will not be without advantage, for, at all events, it will put an end to my misery."

"And you will betray me?"

"Not necessarily. If it were a case of life and death—of escape from the guillotine—I might be driven to do so. Otherwise, you are safe. I never wish to see you or hear from you again."

"No, you shall not go," he said with determination. "In your present mood you are capable of anything—even of confessing your crime—and this I will not allow. I will not leave you, whatever you may say."

"You are going the right way to drive

me into a confession of my crime, and if you continue to talk as you are doing now, I shall certainly make a confession. Plainly understand that I would rather rot in prison than live with you."

"You are a very clever woman," he said, admiringly.

"I have been rather too clever, I fear. But it is useless to prolong this discussion. I mean to start at once, and I forbid you to accompany me. I will leave you an address where you can write to me should anything happen, but in the meantime I am not going to risk my liberty by remaining here another minute."

And she walked towards the door and held it open as a sign for him to leave.

"Women are strange creatures," said Bazano, taking up his hat, "and I know that it is useless to attempt to persuade one against her will. Let me have your address and I will give you one in return that will always find me, should you change your mind and wish to come to me."

The Italian took out a card and scribbled a few words on it and handed it to her.

"I will send you my address," she said.

"Why not give it to me now?"

"Because I have no time to waste," she

said hurriedly, and almost pushing him out of the room.

"You *will* write to me?" were his last words, and Margaret remarked the curious coincidence of these having been the same words used by her husband when last she saw him.

"Ah! if this devil could only die, too!" she thought, as she proceeded to her bedroom to finish her packing.

CHAPTER XXVIII.

"YOU SHALL BE MY JUDGE."

BAZANO left the hotel, but he did not go far. In fact he took up a position at a neighbouring café from whence he could watch the people who went in and out. If Margaret had not told him the truth, and had any intention to play him false, he determined that he would not be taken by surprise, and he was equally determined not to allow her to leave until he had finally made up his mind whether to accompany her or not. He sat there sipping absinthe, and he took up a paper which hid his face but did not prevent him seeing what was going on. He sat there for nearly an hour wondering when Margaret would come out, but there were no signs of her departure, and he was beginning to get weary of watching when he saw a cab drive up to the entrance of the Hôtel du Rond Point, the cab door opened and out jumped Captain Corry.

"There is something up," said Bazano to himself, "and she is playing me a double game. It is just what I might have expected."

Now Frederick Corry had returned to Margaret's hotel because his mind had been strangely upset at meeting the Italian there. All sorts of conjectures had occurred to him, and had been dismissed by him almost as soon as they were formed, but he made up his mind to find out the truth.

There was no doubt that Mrs. Byng had been on the point of making a confession to him—a confession which would greatly have relieved her mind, and which she scarcely had the courage to name. And then this man had suddenly arrived and she had resumed her reckless air of bravado. There could be no accident or coincidence in the Italian's calling upon her: they must have met before, and Corry must find out under what circumstances, they had looked at each other so fixedly and with such evident uneasiness. Could it be possible that the woman he had so dearly loved had had any hand in that atrocious crime committed on the Riviera? At first he scouted the idea and was almost ashamed of himself for ever having entertained it, and then, as the sus-

picious circumstances again presented themselves and he remembered her violent fit of weeping, and her constant allusions to a trouble so great that no one could help her he was forced to look upon matters in a different light. Then, too, there was the anonymous letter which ended so strangely with '*cherchez la femme!*' and he called to mind Mrs. Byng's almost agonised expression as she read the last words. He had paid little attention to it at the time, but now he remembered her embarrassment and the great effort she had made to conquer her agitation. He felt that all these things must be explained, and her acquaintance with Bazano satisfactorily accounted for. He loved her still, and feared that he must always do so, but he must know the worst at once.

When he was shown into the sittingroom Margaret was standing at the table, having just rung the bell to give orders for a cab to be fetched. She looked up to give the necessary instructions, and found herself face to face with Frederick Corry.

"You!" she exclaimed. "I thought I was never to see you again!"

"I felt compelled to return," he said, very gravely; and then, seeing her luggage, he added:

"Are you leaving? You did not tell me so this morning."

"This morning you talked only of yourself," she said, with forced gaiety. "I had no opportunity of telling you my plans. Yes, I am leaving."

"I was surprised to see Bazano here this morning," he said abruptly. "You must tell me how you came to know him."

"Must?" she echoed, with a slight smile. "No one ever says 'must' to me."

"I wish you to tell me, then," he said.

"I will do so at once," she said frankly, "or else you are capable of thinking that he is a friend of mine, and I scarcely wish you to think that. I saw him yesterday for the first time."

Then she paused and could get no further. The lies would not come. Captain Corry kept his eyes so intently fixed upon the unhappy woman that she felt absolutely incapable of inventing a story on the spur of the moment.

"I am waiting for you to go on," he said. "You say you met him yesterday. Who introduced you to him?"

"No one," she answered. "He introduced himself."

It was easier to answer questions than to

invent a deliberate connected story, and so she waited for him to ask her something else. But Frederick Corry would not help her. His distrust was gradually increasing as he noticed her troubled manner and the evident reluctance with which she spoke.

"It is plain you do not wish to tell me how you met him."

"You are quite wrong," she said, dashing at the situation wildly, and speaking very quickly—"you are quite wrong. I have not the slightest objection to tell you anything you like to ask about him. The man came up to me yesterday in the Champs Elysées, and said that he had seen me at Nice with the Dorntons, and he wished to know if the murderer had been caught. I naturally did not know him from Adam, until he told me he had travelled with Mr. Dornton, and had been one of the first people accused, and so he continued to talk to me, and I, perhaps rather foolishly, allowed him to do so. Then he said that it was possible that one day he might be able to throw some light on it all, and went on to ask me if he might call upon me; and I, thinking to help you and Mrs. Dornton, gave him permission to do so. Clearly this was a very unwise step on my part, and I am sorry I took it, for it appears

to have aroused some very extraordinary suspicions in your mind. If you had not been so full of your love this morning, I should have told you the story, and if you do not believe me you had better go and ask the man himself; I will give you his address."

Was she telling the truth? wondered Corry. It certainly sounded pretty plausible, and he loved her so dearly that it was hard for him to think badly of her.

"Of course I believe you," he said, "and you are quite mistaken in thinking that I have any suspicions. Suspicions indeed! I love you far too well."

"You love me!" said Margaret, scornfully. "Don't call your feeling by such a name. Your manner was most insulting when you came in, and nine women out of ten would have refused you an explanation and ordered you out of the room."

"I am very sorry I have offended you," he said, humbly.

"You have not offended me," she said, with an immense feeling of relief that he had believed her story, "but you will do so now if you do not leave, for you will make me miss my train."

"Margaret, do not leave," he said, approaching her and taking her hand. "Stay

here and promise that you will become my wife."

"It is impossible," she said, withdrawing her hand. "I have had a fair insight into your character to-day; you are suspicious, and jealous, and unreasonable. We should lead a cat-and-dog life."

"I am not suspicious or jealous in the least," he said, "but I love you so dearly that I was annoyed to see you in a false position. Do not leave me in anger."

"I am not angry," she said, with the air of a martyr, "but I confess I am hurt."

"Then you shall not leave till you have forgiven me," he said. "I do not care to know anything about the secret you alluded to this morning; I will take you blindfold and in full confidence if you will only be my wife."

Then her better nature began to speak. As long as Frederick Corry appeared to mistrust her she would have lied through thick and thin, and never have given in except through sheer force, but now that she saw his utter misery, and listened to his heart-broken pleadings, she began to relent. Then, too, she believed he would forgive her if she told him all, and that it would be an unspeakable relief to be free from the dreadful burden of her crime.

"I am glad I have restored your confidence," she began—and then, with a sudden, impetuous movement, she broke off.

"I will tell you no more lies!" she cried. "If you care to hear the truth, you shall hear it."

"What do you mean?" he said, looking at her in astonishment.

"I mean that I am prepared to brave the worst," she said. "Do not interrupt me, or I may be tempted not to tell you. I have been going to do so many times, but something has always stopped me. Sit down and listen to my story, and promise me beforehand that what I am about to tell you will remain a secret between us."

"I have already promised you that," he said. "I give you my word of honour that I will keep my promise."

Then he sat down and prepared to listen.

"You must make up your mind to be greatly shocked," she said, "and I will trouble you with no tiresome preliminaries, nor make any excuses for myself. You shall be my judge, and God grant that you may be a lenient one."

CHAPTER XXIX.

MARGARET'S CONFESSION AND ITS RESULT.

"WHEN first I met your cousins at Nice," began Margaret, "I was penniless—not in the ordinary sense of the word as used in our world of being hard-up and bothered by debts. I was absolutely without an income and without any ready money. How I found myself in that condition is of no consequence. You must simply accept the fact. There it is, and I could prove it if necessary.

"After your cousin had won his ten thousand pounds, I determined to ask him to lend me some money. I might possibly have repaid it, or my husband might have done so, if ever his luck changed and our position improved. The very day Mr. Dornton left Nice I had made up my mind to ask him for a thousand pounds. I thought he would never miss it, and money won at the tables is sure to go back there sooner or later, so I should have had no scruple in making my

request. But when I saw him he told me that he was going to Marseilles, and I did not dare to ask him for money before his wife. I was reckless and desperate, and determined to have the money, so I decided to go to Marseilles and, if possible, get it from him there I travelled from Nice by the same train, but neither he nor his wife knew that I was there, although I was in the next carriage to him. I saw Bazano enter his carriage, and it gave me an uneasy feeling, for I did not like the look of him.

"All went quietly until we were nearing Marseilles, and then just before the last station but one I distinctly heard a scuffle and cries for help. They lasted but a minute —certainly not longer—for Mr. Dornton must have been taken unawares and stabbed at once. When the train stopped the Italian got out, and so did I. I looked into the next carriage, and itappeared empty until I discovered that Mr. Dornton was lying under the seat. My first instinct was to call for help, but the train only stopped a minute, and, without knowing what I was doing, I walked out of the station and followed Bazano. I knew that he had murdered—or attempted to murder—your cousin, and I determined not to lose sight of him. There were a

great number of third-class passengers who had alighted there, and I was not noticed in the crowd. I followed him down a little lane, and when he had gone some distance I went boldly up to him and tapped him on the shoulder. He turned livid, and I said:

"'You may well tremble. What have you done to that Englishman in the train?' He pretended not to understand me, and began by attempting to bully me. My first intention had been to give him into custody. You may believe me or not, but I swear to you that when I followed him I had no intention of participating in the robbery. Well, when Bazano saw that bullying was no good, he became pathetic and begged for mercy, and offered me half the money he had taken if I would only hold my tongue. At the time I scarcely realized the full horror of the proposition, and that I was actually making myself an accessory after the murder. You must remember that I was in a desperate condition, and that the chance of five thousand pounds literally dazzled me. As we were talking another man came up—a friend of his—and Bazano openly told him what had happened. This man—Bourdin by name—swore at me in the vilest language; but I was not to be frightened by them, and I

held firm, and eventually, to cut a long story short, I accepted the money. I went to Marseilles that evening with Bourdin, who took the other half, while Bazano remained at La Pomme, so that if he was suspected he might not appear to be hiding, and, of course, no trace of the money was found upon him. The next day I returned to Nice, and you know my life since; but what you can never know is the agony of remorse I have suffered since that day, and the loathing and contempt I have had for myself."

Frederick Corry looked at her stonily as she finished her story, and there was no trace of the love he had felt for her left in his face.

"And you saw Lucy Dornton after the murder," he said, "and spoke to her and sympathized with her!"

"I know I have been vilely wicked. Nothing you can say can be too strong for me, nothing can be too bad. But you cannot realize the temptation under which I laboured, and, though I have not made this confession with the view of excusing myself, yet, after all, I knew that nothing I could do would restore Mr. Dornton's life, and, in fact, I think at the moment I must have been mad."

"These are poor excuses," said Corry, in a hard voice.

"They would be if I intended them for excuses," she answered humbly. "They are no excuses. And I do not offer them as such. The money which remains I wish you to restore to Mrs. Dornton—only do not tell her how you came by it. You gave me your word of honour that you would respect my secret."

Corry hesitated. And this was the woman he had so dearly loved, and whom he had considered so pure and so superior to all her sex! A woman who, for the sake of a few bank notes, had rendered herself liable to imprisonment for life.

He was angry with himself—more so perhaps than with her—for having been so completely gulled by her and having been ready to marry her, to use his own phrase, "blindfold and in full confidence." He could see no redeeming feature in the story, as she had related it to him. As we have said, he had none of his sister's peculiar views, That young lady would probably have forgiven Margaret on the spot, and loved her just the same. Frederick Corry's trust was gone, and with it his love, and he felt placed in a most awkward predicament. He certainly had no

intention of going from the word of honour he had given her; but how about Bazano? Now that he knew who the real murderer was, how must he act? Clearly Bazano had no right to be at large.

"Of course, I must keep my word," he said coldly, "but what is to be done about the Italian; is he also to be forgiven?"

"You will probably never see him again," she said. "He has left Paris." And then, after a pause, "And you can find no excuse for me? You thoroughly despise me?"

"I can find no excuse for you at present," he said slowly. "I am sorry you have told me."

Then she rose and went to her dressing bag, and took from it a bundle of notes.

"These are the notes," she said. "Take them, please; I hate the very sight of them."

"I cannot take them," he answered. "If I am not to tell Mrs. Dornton how they reached me, it is useless for you to give them to me."

"You can say that they were sent you anonymously."

"I cannot tell lies with the facility of a woman," he said harshly. "And I do not intend to attempt it. You must keep them."

Margaret bowed her head. She saw that

there was no forgiveness for her, and that the story she had told him had alienated him from her for ever. And yet she was glad she had told him. The relief to her mind was immense, and she again urged him to take the notes.

"You can easily restore them by sending them anonymously to my cousin," he said, "but I will not undertake their transport."

"Then there is no forgiveness for a woman when once she has sinned," she said, in a hard, metallic voice. "She may never repent and wipe out the result of one moment's madness."

"Expiation is the only way to atone for a crime," he said coldly.

"You are very hard, Captain Corry," she said. "And yet I am not sorry I have told you. Even with all your protestations I did not believe that you would forgive me. I knew perfectly well, when you talked of aiding me in my trouble, and were offering me a life's devotion, that you were merely using empty words. There is expiation, as you truly say! And that is the consolation you offer me, and the fate you propose to a woman, for whom ten minutes ago you declared yourself ready to die—a woman, who, if she had been really worthless would

have taken you at your word. Expiation! And you know of course what that means? Ten or twenty years spent in *travaux forcés* with the vilest criminals. There can be no repentance until that has been achieved—no repentance and no forgiveness; and the sufferings I have endured, and the mental torture, they must count as nothing I suppose? Ah! truly man's mercy is very limited and his love very weak! It is different with a woman. If a man she loves commits a crime, her first idea will be to shelter him, to stick to him through all his trouble, and even make herself believe in his innocence. And you will see this in every country, and in every class. A woman will not even ask the man she loves if he repents. She will only think of her great love for him, and do her best to protect him. But a man says, 'Expiate! Come and do your ten or twenty years in gaol! and then speak to me of repentance!'"

She had worked herself up to a high pitch of excitement as she delivered this speech, and she struck the true note of tragedy as the tears coursed down her cheeks, and she poured forth the words with vehemence and scorn.

"I will leave you," he said. "It is useless to prolong this painful interview. Our code

of honour is evidently not the same. I can make allowance for your present anger, but I can never forget the confession you have made to me. Of one thing, however, you may rest assured, as far as you personally are concerned, your secret is safe in my hands."

"Thank you," she said simply.

Her anger was spent, and she was now utterly crushed, and indeed unable to say another word in her defence.

"I will send the money to Mrs. Dornton to-night, and you will never hear of me again."

Captain Corry did not answer her, but took up his hat and moved towards the door. His heart began to be touched by her genuine grief, and he felt that he must not remain with her too long lest she should again assert her marvellous influence over him. "Good-bye," was all he said, and Margaret returned no answer to his farewell.

When the door closed she got up and violently paced the room. "It was a mistake to tell him," she thought, "an idiotic mistake. How on earth could I have been such a fool? I might have known perfectly well that he would have had no mercy, and yet, somehow, I really thought he loved me and that he would have felt some pity for me. But no,

not one kind word; not one attempt to find an excuse for me. Nothing but sweeping, uncompromising blame. If he had only known! It was, perhaps, my one chance of reforming and leading a better life. Now God knows what will become of me!" and she burst out crying.

Scarcely had she framed these thoughts when Bazano was announced. He had waited patiently at the café during Captain Corry's long visit, and as soon as he saw him leave he rushed in to know what had happened.

"I have seen Corry here again," he said, as soon as they were alone. "What have you been saying to him?"

"Nothing," she answered defiantly. "The man comes to see me because he is in love with me."

"I don't believe you," he replied. "You have been plotting something." And he approached her with a menacing gesture.

"We have not been plotting—at least, I have not," she answered.

"And he, what has he been saying?"

"I tell you that he is in love with me," she said, with a loud strident laugh, "madly in love with me!"

"You lie. I can see that you are lying."

She nodded her head very coolly and continued to look at him with the same fearlessness. "Well, after all, you are right," she said. "He does not love me. But he did—until I told him that you had murdered his cousin, and that I had taken half the money."

"You told him that!" he gasped. "Are you a raving lunatic?"

"I am perfectly sane, but you need not tremble for me. The secret is as safe—as far as I am concerned—as if it still remained in my bosom. He will not betray me—he is very honourable. He said himself that his code of honour was not the same as mine. He would not forgive me for the share I took in the murder, but he will have your head off if he can, and so I strongly advise you to save yourself while there is time."

"What made you tell him?" asked Bazano, who was still trembling with rage

"I told him partly to relieve my conscience, and partly to avoid being pestered and black-mailed by you and Bourdin."

"And now what are you going to do?" he asked.

"Can't you guess?" she said, with the same wild look and sarcastic smile playing on her handsome features. "Well, I am

going to England as fast as the train and the boat will take me."

At this moment there could distinctly be heard the sound of people ascending the stairs, Bazano rushed to the door and locked it, and almost immediately afterwards the sound of knocking was heard, succeeded by an attempt to force open the door.

"You devil!" he hissed, "you have betrayed me to your English lover, but your triumph shall be short!" So saying, he sprang like a tiger upon the unfortunate woman. Mrs. Byng vainly endeavoured to defend herself, but the contest was too unequal, and in a moment the Italian had forced her to the ground and fixed his long, sinewy fingers round her throat. The unhappy woman was soon in her death agony. At first her face became flushed and turgid, then livid and purplish. Then the veins of her head and neck began to swell, her lips turned blue and her eyeballs seemed to protrude from their sockets. It is needless to say that Mrs. Byng could not utter a sound, and when the door crashed in and Captain Corry, accompanied by the police agents, entered, Margaret was nearly dead. Bazano was immediately torn from her and effectually secured.

Frederick Corry rushed to the assistance of

the woman he had loved so well, but she was past any help. With an immense effort she managed to raise her head and, looking her lover in the face, whispered :

" You see the expiation has come quickly. Forgive —— "

But she did not hear the impassioned words that Corry poured forth in reply, for her spirit had fled into the presence of that All-wise Judge, who, we may trust, in dealing with folk such as she—those who have stumbled by the way—will show His infinite mercy : " for He knoweth their frame and remembereth that they are but dust."

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